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THE FRONT PAGE

BY A number of small yet significant actions during the past week the King has made it evident that he does not propose to allow his personality to be extinguished by the mantle of his high office; and we strongly suspect that in that decision he has the support of the great majority of his subjects in all parts of the Empire. When democracy is functioning easily and smoothly, and the issues between contending political parties are neither serious nor profound, there is a good deal to be said for the rubber-stamp type of Royalty—the personage whose acts are the acts of his authorized advisers and little else. But we are not in such a period at the moment, and we have not been for a number of years. It was well for British democracy at several crucial moments during the last reign that King George was a man of strong character and capable of very great determination. King Edward VIII will also have a personal part to play in the difficult task of steering democracy through a period of economic bewilderment and readjustment; and it would be no reason for thankfulness if he seemed likely to have too little will of his own.

There are likely to be times when the King will have to decide whether the will of the politicians of the moment is synonymous with the will of the people; this is a great responsibility but it is one which the ruler must always be prepared to take when a major issue presents itself. A strong Monarchy will do less harm by occasionally challenging the politicians when they are right, that is to say when they are faithfully reflecting the durable will of the people, than by not challenging them when they are wrong; for in the former case the people will ultimately prevail in any event and a single error will do the Monarchy no great harm; whereas in the latter case the politicians may do the country irretrievable harm before the popular will can express itself.

King Edward may not for months or even for years have any occasion to exercise that reserve power in affairs of state which belongs to a Monarch who is conscious of a strong hold upon the affections of his people. But it is satisfactory to know that when the occasion does arise it will find upon the throne the man who in the first days of his Kingship scattered precedent to the winds and shocked many of his court officials by flying the journey between Sandringham and London in one direction and traversing it in an ordinary first-class carriage with ordinary passengers in the other. It is highly reassuring to know that the new King cherishes with not only a son's but a statesman's regard the character and policies of his great father. That character and those policies not only preserved the Monarchy through a most difficult period, but raised it to the highest pitch of prestige and influence that it has ever enjoyed. King George did not achieve this result by being a figurehead, and it will not be as a figurehead that King Edward will carry on the work which his father so successfully performed.

UNITED FARMERS OF ALBERTA

THE United Farmers of Alberta almost certainly made a mistake when they decided to go into provincial politics as a party, but they would have made a much graver mistake had they decided last week to withdraw from politics. To do so would have been to admit responsibility for practically everything that Mr. Aberhart has charged against them, much as the Farmers' Government of Ontario accepted all the odium that was hurled upon them after their defeat. A party that has not sufficient continuity to defend its own actions after it goes out of office affords a sufficient proof that it should never be in office.

The U.F.A. gave Alberta a good administration for several years; they may be needed to rescue Alberta from a bad administration.

THE STATE OF EUROPE

IN THE course of his extremely interesting address to the Pleiades Club last week, Sir Arthur Wilbert gave it as his opinion that the chief if not the only hope of saving Europe from the disaster of a general war by about 1940 lay in convincing the continental nations that Great Britain could be relied upon to take a strong hand in aiding the friends of the collective system to discipline any aggressor against the peace. The responsibility which this view throws upon Great Britain is obviously tremendous; but it is a responsibility in a great and noble cause.

Canada, as Sir Arthur himself put it, is not a European nation, and is under no compelling obligation to join in the giving of such assurances as the friends of peace hope to obtain from Great Britain. And so long as the United States maintains its attitude of aloof disinterestedness in what it persists in regarding as the inexplicable misbehavior of Europe, it will be difficult if not impossible for any Canadian Government to give any such assurance. The state of mind of the Canadian citizenry is largely influenced by that of the people of the adjoining Republic.

Nevertheless it does not seem as if it would be either wise or high-principled for us to do as the Americans are doing, and to wash our hands of the whole of Europe's problems and concern ourselves solely about ways and means for keeping out of any possible war. That was not our attitude in 1914, and although we got no more out of our four-year participation in that war than the United States got out of its one-year participation, we are not today holding resentful investigations to try and find out how we came to get dragged into it. As regards our future attitude toward military operations for the



"SNOW AND ROOTS", a camera study by Jay.

enforcement of peace, much surely must depend upon the nature of the collective system which is now developing, and of which the present Ethiopian difficulty is the first serious test. Within the boundaries of a law-abiding nation, a private citizen who should reserve the right to abstain from assisting the police because he did not like the particular law that they might be enforcing, or because he was afraid of the person they were enforcing against, would not be a very useful citizen. It is possible that something of the same kind may have to be said about a nation in a law-abiding and law-enforcing community of nations, when such a community has once been definitely organized and put in operation.

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ABOUT PLAIN LANGUAGE

AABLE American writer of the name of Albert Jay Nock has been discussing in the *Atlantic Monthly* the relation between free speech and plain language. He wishes that Americans were in the habit of conveying their meaning "in plain explicit terms rather than by indirection and by euphemism," and he thinks that habitual indirection in speech supports and stimulates a habit of indirection in thought, which if not closely watched runs off into intellectual dishonesty. Journalists, he says, have come to believe that "it is better to scrap an editorial calling the mayor a liar and a crook, and to write another which, by reciting facts without using adjectives and without calling names, makes it obvious that the mayor is a liar and a crook." And he does not like this sort of journalism. He points out that if the mayor is a liar and a crook, saying so is just as much "reciting facts" as narrating the circumstances which make it obvious that he is one. We were much impressed with Mr. Nock's article, and were already dallying with a resolution to call some Canadian mayor or sheriff or premier a liar and a crook at the first opportunity, when a striking example of the kind of thing that the American critic was talking about presented itself in the editorial columns of the Toronto *Globe*.

The daily newspapers of Toronto are, we should imagine, among the finest examples on the continent of the habit of indirection in speech. Even the

Telegram, which comes nearest to "calling the mayor a liar and a crook," is yet a long way short of actually doing so; so far it has only called him an inadequately devoted Orangeman and a teller of dirty stories, and it has carefully refrained from "reciting the facts" on which it bases the latter charge. But on a recent Saturday we had strong hopes that the *Globe*, for some years past about as indirect both in speech and in thought as any publication could possibly be, was about to revive the trenchant style of George Brown, its founder, and of Junius the author of its heraldic motto. In an admirably ironic article on a proposal for changing the name of the Liberal-Conservative party of Canada, the *Globe* asserted "the ancient truth that there is no deodorant power in nouns, let alone adjectives, and that a skunk by any other name would smell much about the same." It informed the Conservatives that "it isn't a new name the old Conservative party needs; it is a new engine, a new top, four new wheels, a new body, a new chassis, a new set of tires, and a new road map." The article was vigorous in literary style, rich in figuration, and pleasant to read. It gave us the idea that the *Globe* had also been reading Mr. Nock and had also decided to do better in future. It made it clear, without any unreasonable strain upon the deductive powers of the reader, that the *Globe* does not consider the Conservative Party the best of all the rival contenders for the privilege of governing Canada, and would not under ordinary circumstances favor its return to office. This is an attitude which the *Globe* has in recent years occasionally allowed to appear by indirection—by "reciting the facts" which would "make it obvious" that the Conservative Party is a skunk—but which it has seldom explicitly stated.

But all thoughts of a revival of George Brown and Junius were dispelled in the following issue, when the *Globe* took "the first opportunity to offer its readers an apology" for this editorial and stated that its sentiments and expressions "are not of the *Globe*." The apology concluded: "The *Globe*, of course, holds in the highest esteem those honorable people who politically enroll their names under the Conservative banner." There will be no further references to skunks in the *Globe*; there will be

Continued on Page Three

THE PASSING SHOW

BY HAL FRANK

SIGN of the Week, in a Toronto barber shop: "Harr-cut While You Wait."

The forces back of the revival of prosperity in the United States must be pretty strong. They even revived Hoover.

We suppose, too, that world cruise booklets belong in the category of escape literature.

Our hilarious Washington correspondent wires that there is no doubt of the United States weathering the storm of radicalism. It's got a tough Constitution.

A New York sculptor-scientist suggests that space and matter are opposite ends of the same thing. And there's poor old gravity, trying to make both ends meet.

Pity the League of Nations. It has to think up sanctions that will please everybody, including Mussolini.

The preservation of relics of past civilization is a good thing. It means that future archaeologists pottering around in the ruins of our civilization will be assured of finding something of value.

Suggested theme song for the Toronto Ski Club Slalom, slalom, bounding over the main.

Another profession that has been ruined by amateur competition is that of the icer.

And we will know that good time are back again when a man automatically empties the pockets of his trousers before hanging them up.

Europeans complain that they never know what Great Britain's foreign policy is. The British can sympathize with them, they don't know, either.

Esther says she's afraid it's going to take her a long time to handle her skis. She says she hasn't even learned yet how to get on a street-car with them.

HIT AND RUN HOME

BY ARTHUR L. PHELPS

ARAW grey wind pushed him down into his coat as he searched the dusk for his car. It was lurking somewhere amid those square-faced caves of gloom, the side streets of the warehouse section of a great city. Tremendous shapes hung over him in the growing darkness. He was late. He seemed alone. He felt as if he were groping. The car seemed a thing of evil will-sliding him in this grey November muck. He pictured it as suddenly squat on some ledge amidst sinister abysses. When he found it and thrust his key smoothly into the door handle, he felt differently. As one hand slipped over the steering wheel and the other touched the gear shift he felt reassurance, relief; he had a sudden vision of the dining table at home two miles away. He remembered it was to be a birthday dinner and he was to bring candles for the cake. "She's only nine, of course, but better get a dozen; get nice ones." He must remember; he could get them at the corner drug store; he'd get a couple of good cigars, too, and a box of candy for the wife. Then the starter wouldn't work.

HE STOOD in the middle of the street and hoped for moving lights or the blur of a pedestrian. There was only silence, the still street lights, the grey-black shapes of the night, and the sense of the deepening dark. He would have to phone.

But he tried it once more and the starter responded. He was soon skirting the uptown section. He was under whitish yellow lights. The colors of the traffic signals and the many-shaped signs gave the illusion of a winking, nudging, merry world ready for a carnival. He remembered the candles and the coming dinner and a last rose in the garden that should be cut; they could have it on the birthday table; the last rose of the summer perhaps; frost seemed in the air.

HE TURNED off a main street, ran in relative dusk again, and was approaching his drug store corner when something thudded against the car. That was his impression. He felt the wheel turn slightly in his hand. He thought of the little body of a bird thudding against a window pane. He stopped and looked back. The body of a child lay on the pavement, a blotch of white, a girl. He hadn't done it. He knew he hadn't done it. But no one else was in sight. *No one was in sight*. His mind began to shriek within him. He had done it. He couldn't face the child's father. He knew he couldn't face the child's father. A court, yes. Inquiry, yes. But the child's father? No! No! No! No! And the body hadn't moved. He became very quiet within himself. All his turmoil subsided. He seemed withdrawn to a great pool of stillness. He looked about. Still no one. It was supper hour. The streets were simply lines of grey pavement. The drug store's lights in the distance shone across those lines. He slipped his car into gear quietly as if he were tip-toeing in a dream. He gathered speed. He raced for the city's lights. He forgot his home, the dinner, the candles, and the rose. He must get back, get back, get back, back to the parking street behind the office, back to where the starter had jammed. He would put the car there. He would sit in it there. He would leave it there with the starter jammed. But the starter wasn't jammed. He was running the car. He had unjammed the starter long ago, years ago. He had been uptown since then. He had killed a child since then; he had killed a child since then; he had killed a child since then.

DOWN among the warehouse canyons he was calmer again. He felt the gloom envelop him. Still in the grip of his obsession he maneuvered the car to the position it had previously occupied. He worked it inch by inch with the concentrated carelessness of one who has cars on both sides of him and half inches to play with. For the moment he was insane. He turned off the switch. The silence appalled him. Then for the first time he began to think. He realized what he had done and why he had run. He couldn't face her father. A little child like that. He wasn't a coward. He hadn't run away from the law. But he couldn't face her father.

AT ONCE he was relaxed. He went upstairs to his office to tell his wife and daughter the jammed starter had delayed him; he would be right along; he'd bring the candles; suppose they cut the rose.

But the line was busy. It was busy twice. It was busy three times. He couldn't get through. Women's telephone chatter.

He hurried out to his car. He'd be home before they were through talking. He was.

His wife met him at the door. There were people behind her in the room. Someone had laid a coat plump down on the birthday party dinner table. Suddenly he saw only his wife's eyes.

"Gerald," she said. Someone came up, held her. It was old Doctor Thorn.

"Come in here, Gerald," said Thorn. "Hang on to yourself. It's Mary. Hit and run artist. She's just gone. She didn't suffer."

His wife clung to him. She thought you'd forget the candles. She ran out for them. Gerald? Speak! Say something about it. She became shrill. The doctor nodded from behind her head as if to say, "All right, better awhile this way." She shrieked. "That man... Oh, Gerald, get him, get him. He hit her and ran. He hit her and ran..." "I'll get him," he said. And they helped him to a chair. They thought he'd be better if he sat down.

THE FOUR MUSICIANS

BY SIR ANDREW MACPHAIL

EMIL LUDWIG, the week before Christmas, came to see *Liszt*, the most perfect of her beautiful race. He remained to talk with me. He confessed to the gift of reading a photograph, and asked me to show him a picture without disclosing the name. He read it as a musician would read a score. These were his words, meditating and at times murmuring in the German tongue: "A man of earnest life, original thought; his estimate of a person based on character not on performance; a friend of honest men; an old and practical idealist; his inner life devoted to knowledge; loved only once; an excellent citizen, husband and father; independent of money, a trustee to whom one would entrust a fortune; loved his sons more than he showed; deeply religious with signs of silent grief; unmoved by destiny; born of an educated father with a family tradition of learning; and, finally, a musician." The picture was a photograph of a portrait of my father, made by an artist who at that time was in seclusion whilst his mind was being restored. The reading was of an astonishing accuracy, but the most subtle intuition was that the subject was musical. That is the incentive to the present writing.

In those early days, seventy years ago, he was known as the Master, because he was master of the school. The place was Orwell, in Prince Edward Island, where his father had been cast away with only a copy of *Horace* saved from the shipwreck, a meagre equipment for life in a new world. The book stained with sea-water is yet in a safe place. The Master was a good musician. He sang in a voice that was true, rich and strong. He had sufficient skill in technique to set down in musical notation any tune he heard sung. He had a repertory that was large but not varied, and he was continually extending it. On every journey when he was Inspector of Schools he would bring home a new song. The parish house of the priests was a fertile field, but he would amend their hymns and songs to bring them into conformity with his own established doctrine. In a description of Heaven he would substitute "brightness" for "sunshine." With his more precise information he was aware that the heavenly "city had no need of the sun."

HE PERFORMED on no instrument. His sole appliance was a "patch-tube" that belonged to his master, an American musician, named Tyson. Later, he had a tuning-fork which he carried in his waistcoat pocket, and bit between his teeth to elicit the sound. The patch-tube was a whistle, in section two inches square and about a foot long; it had a plunger marked with the notes, and the complete scale could be played by successive thrusts or withdrawal of this plunger. Indeed with skill one could produce any tune that lay within the compass of eight notes. Even the chanter of the bagpipes does not cover a greater range.

The Master never allowed his love of music to lead him into excess. There was an organ in the house, and much later a piano. The "new Minister's wife" played very well, and would accompany him. At times a gifted deporter, an agent for books, lightning rods, or fruit trees would come. Then there was a concert, and their return was eagerly looked for. Like all persons with a gift, he thought his own gift was of great educational advantage to others. He taught music in his school, and when he became Inspector of 180 schools he implanted his musical ideals in a wide field.

It was in no perfunctory way, but for his own entertainment, he taught music. He transcribed the scores on sheets large enough to be read by a class of forty persons. These sheets were rolls of wall-paper. He raised the staffs on the reverse side, and marked the notes with a piece of cork dipped in black ink, the sharps, flats, and rests were done in red with a quill pen. Modern musicians who have had the privilege of examining these simple manuscripts, made by the Master then long since dead, were astonished at their perfection, although they did inspect them with that curiosity with which anthropologists regard to glyptics on the walls of a cave.

ONE of these musicians, a soprano, from the Metropolitan Opera in New York, who spent three summers at Orwell, saw all these forgotten scores with perfect understanding. An old neighbor, who happened to be present, removed his coat, and in his white shirt lay down upon a couch. When the music finished, he arose in such bewilderment as Lazarus must have shown. He affected to have been dead and in Heaven. The singer said that was the most profound and subtle praise she had received in a distinguished European and American career. She is now dead.

Musical instruments were not held in favor. One young man who performed very well on the bagpipes abandoned the practice at the time of his conversion, and to prove his sincerity destroyed the instrument which he had created with his own hands. The violin was unknown, except among the Irish. It was considered a dissolute instrument. The performer on the violin always strove to enforce the rhythm by tramping with his feet to give the effect of drums. He required a firm seat, a level and hard floor. If the floor were not level he would choose the highest corner. It had happened that some mischievous boys poured water by the wall of the room, which ran down to the lowest level, and was trampled into a spray that soon silenced the strings.

IN THAT island there are no stones, unless they are quarried with great labor from the earth, and these are all red sand-stone. There was—and is yet—a single boulder in a field, the last of the glacial drift; but it was believed to have fallen from Heaven. In a spirit of reckless pride I imported a white stone for a doorstep; "a tall man could lie upon it." Many visitors came to view the wonder. Amongst the visitors was Pat Bolger, the last of the violinists, who discerned at once the essential utility of the stone. He brought his fiddle, and played a long composition of his own to his entire satisfaction. The resonant stone gave the effect of a complete orchestra.

The work was entitled, "The Arkansaw Traveller." It was like all of Rimsky-Korsakoff's, a medley of



THE MASTER, 1860



THE SINGER



THE MASTER, 1899

popular airs; but this musician, also like the great Russian, would play the tune as it is commonly played and then embellish it with the riches of his own inner imagination. He made his own fiddle. An old gasol had been pulled down—quite officially—and yielded from the wainscot in wood that had been in place for a hundred years. From this wood he made a fiddle for me at a cost of three dollars.

This same Pat Bolger in earlier years enlivened many a slow railway journey. He would play the fiddle, and anyone who liked might dance in the aisle. In passing the stations of Highland settlements he would play derisory tunes. It often happened that there was a Highlander on the train, who had brought with him his bagpipes to console himself on the slow journey, and he would remember tunes equally irritating as he passed through an Irish settlement. There was some interest in music in those days.

THIS Pat Bolger was the protagonist of the classical school. Tradition was his guide; but the tradition did not extend much further back than his own experience. The protagonist of the romantic school in music, and poetry too, was Donald *beag*, a little man. His canon was that the distinguishing mark of poetry was time; he denied that movement alone was the test of music. Indeed, he would not admit a divorce between the two modes. If the poet could not confine his thought within the bounds of meter and rhythm, then he had "better take to the pulpit." He was quite ready to put any verse to the test of his own singing voice. If it would sing, it obeyed the inherent law of poetry; if not, it might be a sermon; he was not sure; he was no judge of sermons. He was deaf to that form of expression; his ear was for poetry and music alone. He called the birds to be his witness and authority.

This Donald *beag* was a free man from the day he left "the tail of the Greenock bank." He was reputed to have, or to have had, seven wives, and at various times to have owned three well stocked farms. But now, he was "not troubled wi' weemen, nor troubled wi' farms, nor troubled wi' horses, nor troubled wi' a' eftin'" His only tools were an ax and a heavy hoe. His trade was clearing land of stumps. He would build a pile as if it were a cathedral, and then set it on fire. He worked for us many summers. His wage was a dollar a day. He was allowed twenty-five cents for subsistence, and he made for himself a casual sleeping shelter in the woods. In the morning he stripped himself to the waist, worked all day, and in the evening stripped himself completely and plunged into the cold stream.

HE WAS not overpaid, although he spent much of the time in musical criticism of Pat Bolger. And yet the violinist could not keep away. He would bring his fiddle to the woods, and play traditional airs and compositions of his own, which had been well received "at a theatre in Boston."

These two were at eternal enmity. They were always talking about different aspects of the same thing, each accusing the other of holding opinions that were peculiar to himself when in reality they were common to both. In addition, there was the inevitable enmity between the talker and the doer, between the theorist and the performer. Failure to apprehend the argument lay in the intellectual



LISZT

stupidity of the musician. When the quality of the performance was attacked, the musician attributed any defect in his cadence to the absence of a firm footing whereon he might trample with his feet. At the moment of my approach he was making the final taunt:

"It is classical music you want?"

"It is good music I want. Classical music played by you is bad as any other." Then on sudden reflection he added, "Good music does bad to a bad mind; bad music makes a bad mind worse. That is all there is to it." To make this judgment universal he added, "That is true also of pictures: it is not true of writing. The papers your brother sends you from Boston are good for you; the Bible is good for both of us."

"What is good and bad, Donald?"

"A man may be good in the sight of God, and yet love bad music. Look at yourself. But he cannot love bad writing. A man may be bad in the sight of God, and yet love good music; but it does him only harm. Look at me. Not one of us is perfect."

THIS much I heard before the two protagonists were aware that I had come upon the scene. An honest workman is never embarrassed when he is found idle. He is merely resting for a greater effort. I was even offered a place by the fire.

"We are disputing about music," Pat Bolger said, with the easy confidence of an educated man who is not drawing pay for work.

"We are not disputing. I am explaining music to him." I asked that I be allowed to share in the process.

The spot was in a slight valley traversed by the stream. A timber bridge carried the road across. The stream for a space and moment was broad and still, and then tumbled over stones or fled along the gravelly bottom between the trees on either bank.

"Play me the music of the stream," the little man said: "you cannot do it." A kingfisher came flashing up from the sea, and screamed as he discovered us.

"Play me that," he repeated. A sentinel crow cried three times from his perch. "Play me that." Here was the old controversy between the realist and the symbolist, between Sousa, Strauss, and Stravinsky on the one hand, Debussy on the other; between the two elements at strife in the single mind of Wagner and even of Mozart himself.

The afternoon lay long before us. Pat Bolger sought from his own wide experience—for he had been in Boston—to justify his theory of natural sounds in music. He had heard a band play a piece called "Afternoon at Coney Island," in which one could hear the train roar and the whistle scream and the brakes squeal. He thought it admirable.

"I can still hear that train," was his final defence.

"If it is a railway train you want to hear, go up the stream to the station. Listen for yourself, and do not bother making music or remembering what you heard in Boston." A bird sang a few notes of a broken melody.

IS YONDER bird describing something? Is he calling to your mind what you felt in Boston or anywhere else? No, Pat. Music is a present pleasure. It is itself."

The musician fell back for argument to his fiddle. He played a tune which always won him favor at a "tea-party." He saw again the booth of leaves with the sunlight filtering through upon the white boards; he heard the feet of the dancers, and possibly the coppers each partner paid jingling in his pocket as he himself swayed to the tune.

"There is music you can dance to," he declared in triumph.

"With my feet—yes. Does it make the heart dance in my breast, or the tears sparkle in my eyes? Can you make music that goes upon its own legs? Give me that machine," he cried in sudden passion.

Donald *beag* took the fiddle and stood up. He played eight bars, then the same eight bars at a higher pitch; and yet again in the original key but in the next octave above. By four bar passages he descended gently into the opening quietness, drawing the bow across the strings half way down towards the fingerboard with a light quivering sound:

"There now; there is music and movement for you; and yet the Woman is dead."

HEN IN turn was now the musician. He paused for a moment whilst he fingered the keys and brought the tune of the strings to his taste. Then drawing the bow across close to the bridge, he made the fiddle scream out a tormenting dance of wild creatures. Half naked, grinning with smoke, with his bare feet, whilst the fire blazed, he kept the time, first with heavy gambols like the pig in the children's book, then with the slow struttings of some lascivious bird, and then like a little gnome at a speed that was nothing short of ecstasy. He was not himself; he was another person. In Pat's eyes was a sudden flame of jealous wonder. He leaped up, but barely caught his beloved fiddle before it was flung in the fire. With a passionate imprecation he turned and disappeared in the woods.

"A fool, yes; damned, no; not yet," Donald said in lament and thankfulness. He put out his hand for the fiddle, but it was gone.

"But Pat is right, half right. Like Michal, Saul's daughter, he despised me in his heart; and well he might. I despise myself. I am no better than that poor German man."

He put out his hand again for the fiddle, but it was gone. In default, he uttered clear, coherent sounds that were none other than the cries and calls to Tannhauser to come to the mountains of fleshly delight.

"Where did you learn to make music?" I made bold to ask.

"I played second for the Orchestral Society in St. Andrew's Hall in Grenville Street. It was the Manns himself who once led me."

"Why did you stop playing?"

"I was saying things on the fiddle for which they would put me in gaol if only they understood what I was saying. But there is one who understands, the searcher of hearts, and hell is his prison. When I was converted, I sold the fiddle and bought liquor. From that day until this I have touched neither the one nor the other." He held out his hand with a gesture that was final and defiant.

I SHALL be leaving you," he said. "The few shillings coming to me you will give to Janet who lodges me. They say she killed her man; but she is not immoral whatever. It is myself should know."

"Have I not been kind to you?" I asked in fear lest I may have failed in my duty to one of these little ones.

"Kind—yes. We are friends. It is not that." He lowered his voice to a whisper. "Last night I heard the Woman calling me. I am one of the goats." With this dark saying he, too, turned and was lost to me in the woods forever.

The fire had died down; I made my way up the stream. In the summer air sound carries far. The Master's wife, then near the end of her days, had been attracted to the spot. I encountered her in an

THE TRYST

BY ALAN B. CREIGHTON

AT SUNSET when trembling breezes die Where spaces of green meadows lie Toward the shaggy breath of the rising tide, My boat came in on drifting sky And with a sea-gull flying high,

Beside a dreaming willow tree, Upon the curve of a strip of sand I found you waiting slender, Pale dusk was coming to steal the land, But love surmounts all thievery Your eyes gave all the world to me!

Halifax, N.S.

open space with an air of detachment, as if she were merely picking a few raspberries for the flavor or considering a brood of young partridges.

"I think Julia is coming too," was all she said.

This was the Singer with the soprano voice from the Metropolitan Opera. She had arrived the previous day to spend the remainder of this, the third summer. Down the ravine, and filling the evening heavens, came her voice. It was from Solveig's song, the Woman singing as she spins in the sunshine before her cottage door, yearning for Peer Gynt, and breaking the melody to call her goats from the hills. In such a voice this cry of at least thirty notes in the major mode and triple time also carries far. This was really the call to the goats Donald *beag* had heard the evening before; but he was determined that he should save his soul alive. He had long since renounced all. We rested on a newly cut log, the three of us.

PAT BOLGER would do better to keep out of the woods with his wild fiddling," the elder woman said; "he will give the place a bad name."

"He played *The Death of Aase* very well," the Singer protested mildly, but with professional respect. She repeated the tune.

"There is no harm in that," the other replied.

"And *Anitra's Dance* was well done."

"He might better be at his work; he does little enough for what he is paid."

"But where did he learn to sing my own Tannhauser?"—and she repeated the swift and broken passage.

"He says he played in the Glasgow Orchestra under Manns," I ventured.

"That would be Augustus Manns; he was a good musician; my own father played for him at the Crystal Palace."

"Donald *beag* seems to have had experience before he came to Orwell," I said to complete the incident.

"I would not put it past him," the Master's wife concluded. "They say he had seven wives, and some of them yet living." But she always affected to believe it was Pat Bolger who had been making the music.



ANOTHER MUTINY ON THE BOUNTY
Captain Roosevelt: "I'll be seeing you!"

COME DOWN, O MAID!

BY GILBERT NORWOOD

THE best-beloved among negro spirituals is that entitled "Swing Low, Sweet Chariot!" The numerous singers of that lyric will be gratified to learn that the chariot is swinging extremely low nowadays, though the nearer it descends to our earthly levels the less is its sweetness apparent to mortal nostrils or should it be the palate? Whether one tastes or smells chariots I do not know. But if the chariot is the "chariot of the sun," the faster it swings upward again the better I shall be pleased. Here at any rate are four lines quoted recently by a newspaper from the poem so named:

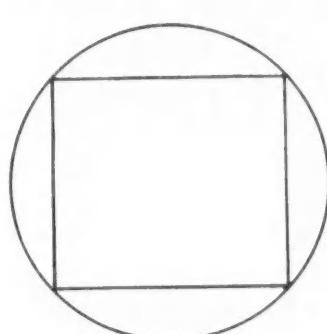
Sthhe fous on ssu eod
Ethnueu sound on ssu eod
Httouethdu tds foett
Fhtdeucee on ssu eod.

I call it a poem because it rhymes, by the simple device of ending most of the lines with "eod." The volume that enshrines this seemingly Hottentot ditty was taken seriously by Mr. T. S. Eliot and the late D. H. Lawrence, who thus finally revealed the ghastly truth about the most up-to-date movement in poetry.

"Come down, O Maid, from yonder mountain-height," sang Tennyson, who (like Bacon's jesting Pilate) did not stay for an answer. If we could imagine that the maid addressed was the Muse, we should be embarrassed to see that she has taken him at his word. She has come down not merely to earth, but below it into the cellars, and is busily attempting to scabble her way even lower. Poetry in its newest experiments is losing not merely grandeur, not merely charm; it is ceasing to be intelligible. That is the fault of the public: if we had been sensible about Mr. Eliot's "Waste Land," which does after all consist of real words (most of them English into the bargain), things might have improved. But other writers, seeing that "The Waste Land" was greeted with respect and indeed much applause, thought the coast was clear and gave us further developments, including the "eod" rhapsody.

NOR is this cult of the unintelligible confined to literature. I am not going off into the obvious attack upon cubist sculpture, futurist painting and the like. It is far better and kinder (and more damaging) to relate two stories that I know to be true. A little group of distinguished Frenchmen, disgusted by the vogue of irrational painting, one day set up a blank canvas, tied a brush to a donkey's tail, dipped the brush in a pot of paint and incited the innocent animal to flourish its tail about. The canvas thus treated was sent to an exhibition of painting, where it gained the first prize. This is not a joke, but literally true, except that I cannot remember whether the instrument was a brush or the tail itself.

The other experience is my own. Some years ago I contributed a light-hearted story to a highbrow journal. When it appeared, I found in the midst of my effort a page containing nothing at all but this (in the original about two inches each way):



There was nothing else: no title, no instructions for use. Snorting fire, I approached the Editor. "Look here," I cried, "if you must print these idiotic diagrams, you might at least not clutter up my story with them!" He looked up at me with a sad smile and waved his hands in that way they have. "Ah! You've missed the soul of the thing. Why can't people realize . . ." I interrupted. "Soul? How much soul is there in that?" And I thrust the offending page forward. The Editor took it with a patient air, but as soon as his eyes fell on it his jaw fell, too. "My dear boy," he gasped, "I apologize! Those blank idiots have printed it upside down!"

EVERYONE knows that we are faced by an unparalleled outburst of charlatanism in poetry, sculpture and painting. When will it end? That leads us back to the most practical point. Few of us

Nations was given by a single and not very formally authorized delegate, they would probably prefer to hear that no increase whatever in the legislative powers of the Ottawa Parliament had resulted from his action. If any such increase of powers did result, it is certainly desirable that it should be kept within the smallest possible limits.

• • •

REFORMING THE CALENDAR

ONE of the greatest difficulties with reformers is getting them to be satisfied with the obtainable half loaf rather than insist upon the whole loaf and get no bread. This is particularly true in the case of the movement for the reform of the calendar, which was discussed in our columns recently by Mr. Macarow. The ideal reformed calendar would undoubtedly be that in which any particular day in any year—the fifth day or the 305th—would in all years be the same day of the week and the same day of the month. Most calendar reformers insist upon the attainment of this ideal, or nothing. They fail to take into consideration the fact that while reform of the months of the calendar is a perfectly simple and feasible operation, because no religious sanctity attaches to them, any reform which destroys the unbroken succession of weeks of seven days each is bound to meet with tremendous resistance.

We are greatly attracted by a suggestion from a correspondent, Dr. A. R. Hanks, of Blenheim, Ont., who proposes twelve months of thirty days each, with five (in leap years six) holidays distributed as evenly as possible, and not included in any month at all. Obviously there would be at least one of these holidays in every quarter, and the fifth would probably be located in that part of the year where Christmas and New Year's days already come fairly close together; and in leap year the sixth holiday should come in the quarter furthest removed from that which contains the fifth.

Our belief is that a change such as this, which would enormously simplify all statistical calculations by reducing each quarter to a uniform period of working time, could be effected without any serious difficulty, whereas any change which would have the result that one Sunday was not always exactly seven days after another Sunday must necessarily be offensive to a great mass of strongly held religious opinion. If the association of religious sanctity with the idea of the seven-day week should tend to diminish—which we certainly do not anticipate in the near future—it would be possible, at any time after the adoption of such a reformed calendar as we are now describing, to carry the reform one step further, and declare the five extra days to belong not only to no particular month but to no week. Every quarter, consisting of thirteen weeks and a day which would not bear any week day name at all, would then begin on the same day of the week, and a special calendar for any particular year would cease to be a necessity.

• • •

MOURNING DECORATIONS

WE SHOULD like to feel more sympathetic than we do with the practice, actuated we know by the best possible intentions, of decorating public and private buildings with large quantities of sombre-colored bunting as an evidence of grief for the departure of a monarch, a statesman, a great warrior or other notability. For the prescribed and traditional expressions of such grief which have grown up through centuries of time in connection with ecclesiastical and military ceremonies we have the deepest admiration. Such ceremonies by their restrained yet dramatic impressiveness seem to have the power of purging and uplifting human feeling to a nobler plane than it would naturally reach. We have in the last few days attended, in person or by radio, a considerable number of such services and memorials, held by several different kinds of religious bodies, and they all seemed to us to effect their purposes, though for different kinds of temperaments, with notable success. But the spectacle of the Ontario Parliament buildings muffled up in several thousand yards of cloth, and of the Toronto City Hall similarly bedizened, produces no such effect.

We are not unfortunately prepared as yet to suggest any substitute for this form of demonstrative mourning, and we realize that the loyal feelings of the populations of the various Canadian provinces whose sovereign powers are delineated in their various legislative buildings, must have some form of suitable external manifestation. But we venture the prediction that within the next hundred years the indiscriminate draping of inexpensively dyed fabrics all over the outside area of great architectural structures will have ceased to be an approved form of public mourning.

• • •

THE SEARCH FOR WRITERS

OUR heartiest good wishes go to our new contemporary, *Fiction*, which will shortly be produced by The Writers Club of this city. Its objective is the development of the art of the short story in Canada. The ordinary magazines, admirable as they are in many respects, are not ideally constituted for advancing the best interests of this form of literary art, and in other English-speaking countries they have been supplemented to good effect by little periodicals of limited circulation and low production costs, without advertising. The success of such an undertaking depends in the first place on the good judgment of the editorial staff, and in the second place upon the supply of suitable manuscripts. In both these matters the new venture seems to start out with excellent prospects. The *Canadian Forum* has in the past done excellent work in bringing to notice the products of Canadian fiction writers whose work would not be likely to appeal to the great mass of the magazine reading public; but its possibilities in that direction have always been limited, and a periodical solely devoted to that object should be able to pursue it more effectively.

• • •

DIPLOMATIC ETIQUETTE

A LARM is expressed in some quarters lest the Empire may disintegrate as a result of the innovation made by Canada's diplomatic representatives in themselves announcing to the Courts to which they are accredited the death of King George V and the succession of King Edward VIII. We do not think the matter is as serious as all that. Canada's Ministers to Japan and France, and Canada's Minister to the United States if the post



"PORTRAIT OF P.S." by Ernst Neumann, Montreal.

NEUMANN'S BUST OF P.S.

BY LEO KENNEDY

(Sculptured bust at Peach Samson for East Neumann, the Montreal artist.)

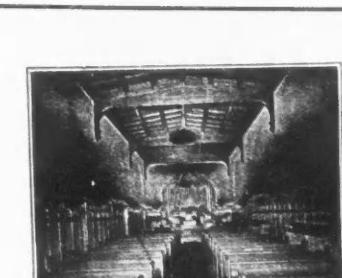
THIS delicate clay poised fiercely against Time
That eats seas and continents—resumes in infinite
Flesh granite feather and bone and iron
Asserts the crying anguish of the breed
The pitiable compromise with hurt
Yet hawklike defies extinction and exults
For breath drawn seed sown trees wind-shaken.

did not happen to be vacant, were until Monday the envoys of King George V in the right of the Dominion of Canada. With his death and the proclamation of his successor, they became the envoys of King Edward VIII in the same right. That this change should be communicated by them to the governments to which they are accredited seems to be no more than correct and natural diplomatic etiquette. If we are to have diplomatic representatives—and no political party in the Dominion seems to propose that we should not have—they might as well perform all the functions which go with that position. This is the first time that the question has arisen, for at the time of the accession of King George V Canada had no diplomatic representatives anywhere. Those who criticized the procedure adopted will presumably have to suggest some alternative procedure which should have been followed. There seems to be no possible alternative except that of having the British Ambassador at the same Court notify that Court that the Canadian Minister was now the representative of King Edward VIII. There are several objections to that course, chief among them being the fact that the Canadian Minister's credentials did not reach the foreign government through that source.

• • •

RECKLESS LEGISLATION

IT IS unfortunate that the Supreme Court of the United States is being called upon to sift through a quantity of the legislation enacted by Congress during the last two years, but the fault can only be ascribed to the recklessness of the legislation itself. As a striking example of that recklessness we may cite the Old Age Benefit Reserve Fund established under the Social Security Act. It is estimated that within forty or fifty years this fund will amount to at least fifty billion dollars, and it is actually provided that this enormous sum may be invested only in interest-bearing obligations of the United States or in obligations guaranteed as to both principal and interest by the United States. It is also required that the fund shall give an investment yield of not less than three per cent. This astounding provision renders necessary an increase in the national debt of the United States to at least twice its present proportions, and probably a great deal more. It makes it practically unnecessary for the government ever to sell bonds to the public since all it has to do is to turn them over to its Old Age Benefit Reserve Fund, maintained by a tax upon wages paid by both the employer and the employee. It is almost impossible to conceive of private enterprise continuing to flourish under such an enormous burden of debt and taxation, unless we assume that the process is accompanied by such a degree of inflation as will reduce the real value of the debt to a reasonable proportion of the nation's business.



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National Affairs

A MODERN-MINDED KING

BY ROBERT CAYGEON

THERE is something symbolic about the accession to the strongest throne in the world of a young man who has sung "It's a Long Way to Tipperary" and "Keep the Home Fires Burning" in a Nissen hut in France and attained to years of discretion in the atmosphere of social unrest which followed the war.

Edward the Eighth is of this century and behaves as such. His revered and beloved father gave balance and stability to British social life at a time when it was in great danger of growing hysterical. He lived long enough to see his job accomplished and the England he loved so dearly and served so well fairly launched in the path of rehabilitation. His son, however, will have a different contribution to make. It is one which he himself is now ready to make and which the country is now prepared to receive. It was vital, after the war, that Britain should hold fast to those qualities of moderation and good sense which characterized the ruling classes of the nineteenth century and which were so well exemplified in the person of the late King. Had she not done so, the terrible nervous reaction of the war-shaken and the long drawn-out period of self-denial necessary to her financial and commercial reconstruction might have broken down the cohesion that made a nation of such a diversity of peoples. The crisis is now over, but the regeneration of Britain has only just begun.

Among the prominent and familiar features of nineteenth century Britain which have passed are the squireship, a huge and prosperous textile industry and a virtual monopoly of the machine-carrying trade. Free Trade has gone. The virtual monopoly of financing international commercial bills on a stupendous scale has gone. The automatic, self-compensating gold standard under British management has passed away. A nationalistic India and a nationalistic Egypt are equipping themselves to fabricate their own cotton. "King Coal" has tipped off his throne to be succeeded by the joint rule of oil and hydroelectric power. There is no oil in the British Isles nor in any of the Crown Colonies and very little water suitable for the generation of electric power.

Under these circumstances, the last of us that Britain continues to support her forty million people is comfortability as she does. But underneath the display of social prosperity, the safety of Maryland and the glittering brilliance of Royal Ascot, Britain wears a dark and sombre face. The bright, hot, scented, green stables, the docks are being cleared and it is not until later that we fully understand what is behind. We know that the British system is dead. He can be seen where he will not be commanded, he will follow where he can not be sent. That is good because he is courageous and he has abandoned the English the King is leaving us to our understanding.

The King has long since abandoned the dubious Prince Edward who goes on without his affection but the undigested Archduke Saxe-Coburg. He still has that affection but no longer needs their indulgence. How certain ghosts in phony stability are now ghosts of thin winds. They have been pulled from the rafters of society and the fact is that they are not mere and unfeeling ghosts which are soon passed with time. The very soul of social existence has been lost forever with his reign for the leadership in squared and roundabout ways. A such an mighty price destruction of his subjects' spend their days.

He says that he is dependent on his family for happiness. As far as I am concerned, if he is a sensible dependent, he has obtained to do a goodly summers the troubles in the government which are before him. The King is an aristocrat and a complete aristocrat. He is affluent and affords the services of his masterly opposition. The reason why he does not care for the people is a picture of his own. Anti-social and uncharitable, he is a trifled ruler of the poor. He is already failing and will doubtless

concerned with removing them.

A few years ago, Bernard Shaw wrote a rather indifferent play called "The Apple Cart," which portrayed some future king of England who grew tired of the bungling ineptitude of his ministers and decided to pursue his own course. Threatened with constitutional excommunication, so to speak, this king retorted by a counter threat and said he would abdicate, renounce his royal titles and run for parliament in the borough of Windsor. After a moment's reflection, politicians took fright, realizing that the country would be behind him and that a commoner running against him would have no chance. The whole notion seemed rather far-fetched under the reign of George the Fifth whose preoccupation was with preserving certain spiritual values. It is less fantastic, however, with Edward the Eighth on the throne. The present monarch is an extremely practical sort of person whose idealism is concerned with very temporal, tangible and even topical matters. Only a lifelong habit in self-discipline in matters pertaining to his office would prevent him from driving an open rift between the Crown and the cabinet when the two come into conflict. If he can maintain his self-control, however, and uses those other and subtler weapons which his position and personal influence have put in his hand, he will succeed in shaking many a minister out of his complacency and becoming the indirect agent of a great deal of progressive development of Britain.

There is a thorny path ahead of the new King. Probably no one recognizes it as clearly as Edward himself. There is a world of pathos and gallantry in his remark to the Archbishop of Canterbury in the first day of his reign: "I am terribly afraid, my lord, but I will do my level best"; there is also in it a premonition of the buffeting hand of Fate.

The King is definitely no democrat.



"COMPOSITE AIRCRAFT" FOR ATLANTIC AIR SERVICE. An experimental flight from England to New York is likely to be made by Imperial Airways in the near future as the first step towards establishment of the Transatlantic air service. The flight will be made by first of new "composite aircraft", now being built at Rochester. This consists of a large four-engined flying boat with a second machine, a seaplane, mounted on its wing. The seaplane is designed to carry mails across the North Atlantic to America but after trial flights the idea may be incorporated for carrying passengers. By this method of launching, the seaplane is able to start on its journey carrying a far greater load than it could possibly take off with under its own power, thus combining the qualities of long range and big useful load that have hitherto proved irreconcilable in one and the same aircraft. After the launch, the parent craft will return to its base where it will be used on the shorter journeys on the already existing routes of the Imperial Airways. Above, an artist's impression, showing how the "composite aircraft" will operate with the seaplane speeding on its journey leaving the parent craft to return to its base.

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GOOD YEAR



"TAKE A LITTER" said the script, and Ethel Merman did, in a scene from the new film, "Anything Goes". The singing star of the stage play of the same name is made up for a Chinese number and a nice number it appears to be.



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NEW GUILDFORD CATHEDRAL. After a delay of seven years, it has been decided to begin work at once on the new Cathedral at Guildford, England. The foundation stone is to be laid by the Archbishop of Canterbury on July 22nd. The centre of the new Cathedral, which is to rise on a site on Stag Hill, will be built first and will accommodate about 1,000 people. The total cost is about £250,000 and the architect is Mr. Edward Maufe, of Pickering Place, Whitehall, London. Above, the architect's model of the Cathedral.

—United States Affairs

DECLINE OF ARISTOCRACY

BY WALTER LIPPmann

THE reign of George the Fifth is worth considering by those who have been proclaiming that in the modern world liberal government, that is to say liberty organized and maintained through established law is perishing from the earth. He was King for twenty-five years in which liberalism, not as a party program but as a method of government, is alleged to have demonstrated its incompetence and to be yielding to autocracy in some one of its many manifestations. Yet when the King died, the British people had fought and won the greatest war of modern times. They had met and withstood the economic and social crisis which resulted from that war. They had not only maintained their free institutions in spite of war and revolution, but in all parts of their immense empire they had moved steadily toward substantial greater self-government.

As compared with the steady evolution of the British Empire toward a voluntary federation of autonomous nations, the progress of dictatorship is not nearly so impressive as it is supposed to be. Leaving aside Russia, which has never known anything but autocratic government, in only Italy and Germany among the great powers has there been a relapse into the kind of arbitrariness which preceded the rise of constitutional states. For a brief moment the new despots cast a spell upon the imagination of mankind. Today nothing is clearer than that the spell is broken; that the dictators have become a problem and a challenge, but that they are in no important degree an example or an inspiration.

The liberal tradition, so solidly represented by the British peoples, whether they be Tories or Socialists in specific matters of policy, is still dominant throughout much the greater part of the civilized world. It still commands the allegiance of the most powerful peoples, and there is no reason to doubt that it will yet be vindicated even in those countries where it is at this moment most violently repudiated.

YET those twenty-five years have wrought a profound change in the position of the British Empire. It is no longer today what it was in the nineteenth century, the arbiter

of the balance of power in Europe, Asia and Africa. Though it is still by all odds the strongest power in the Old World, it is no longer able by its own strength alone to maintain a reasonably ordered peace in those three continents. That is the fundamental reason why the British people, who have so great an aptitude for government, have turned almost instinctively to the realization that they must enter into partnership with other nations and by collective action do in the future what they once did by their own imperial power.

For some strange reason the fact that Britain is now defending her position through the League is regarded by many as some sort of reflection upon Britain and the League. That is a curious view of human affairs. Surely the truth of the matter is that if the British Empire, comprising a quarter of the human race, has learned that its security depends upon the general security, that in defending its own interests it must defend the general interest, the principle of order in the world has found a mighty supporter.

As long as the League was a kind of charitable enterprise, in which Britain might give though it had nothing to gain, the League was bound to be a phony but negligible hope. But a League identified with the vital interests of the greatest power in the Old World is something that the most confirmed cynic must respect. If proof is needed one has only to remember the amazement and awe which was exhibited in Rome and in Berlin when Britain, acting as a member of the League, placed her fleet in the Mediterranean.

THE development of collective security in Europe, as recent events have demonstrated, is not a matter of slogan but of bringing into alignment the real interests of the great powers. It is a task which calls not merely for the idealism of a Wilson but for the hard bitten statesmanship of the great masters, of a Bismarck, a Cavour, even of a Machiavelli. It will be achieved not only by debate among diplomats of Geneva, but by the discovery through actual experience of their real interests.



ART AT INDIA HOUSE. Notable in the exhibition of Indian and Nepalese art treasures collected by the late Mr. Alexander Scott, artist and archaeologist, now to be seen at India House, Aldwych, London, is this magnificent sixteen-armed eight-headed god, standing on demons. It is of carved wood and covered with a copper and gold lacquer.

Great Britain has been forced to see, for example, that she cannot alone guarantee the security of her imperial communications by way of Gibraltar and Suez. She must have the support of France. She needs the support of Spain and of Greece. But if she is to have that support, she cannot permit France to be reduced to the status of a third-rate power. So she cannot defend her imperial interests without defending also the vital interests of France in Central Europe.

Considerations like these, much greater in their force than the pretensions of politicians, govern these affairs. They govern French affairs no less than British. The attempt of M. Laval to separate the French interest in Europe from the British interest in the Mediterranean is an obvious failure and is producing the necessary revision of feeling. For collective security is for the European world today an inescapable necessity, not some pleasant but idle dream which means nothing in real affairs. The political leaders do not have to consult the peace societies; they have only to consult their admirals and their generals to learn what they must take the path of collective action.

ONLY if they take that path, only if Britain and France make themselves a nucleus of power determined to have peace at any price, even at the price of war, can Europe hope to come safely through the crisis. Only if they are strong enough to crush aggression and secure enough to be enlightened and generous can they hope to liquidate the danger which confronts them. Specifically, they must convince the Germans and the Italians that war cannot be and that peace would be a solution of their national needs.

That is the task to prove to these rebel nations that they will be resisted if they follow their dictators into war and that they will be treated magnanimously if they return to ordered government and the ways of peace. It will not be easy. The tragic and criminal stupidity of the post-war era will not easily be forgotten by the German people who were its principal victims.

Yet it is the only way for Europe.

To remain divided, for each nation to yield separately to demands backed by force and violence, is to make disaster certain. It is impossible to compromise with aggression for the aggressor can never be satisfied. But necessary as it is to resist him, and to be prepared if necessary to overwhelm him, no peace can be established unless Britain, France and their allies are prepared to concede to constitutional governments in Germany and Italy what they must deny to lawless governments.

IN THESE historic movements in the Old World the United States is not a participant. The intervention of 1917 and its aftermath taught the American people that they cannot in the nature of things be a successful participant in Europe, and that they must not mislead the world by seeming to promise what the nature of their nation makes it impossible for them to fulfill. Yet the United States is not merely an idle spectator of the events that may mean a century of peace or generations of disaster and misery. It is too deeply concerned. Our vital interests run parallel with those who are prepared to stand for law and order in human affairs, and if we know our own interest, we shall never take a position which makes it impossible or even more difficult, for Europe to liquidate by collective action the grave dangers of a great war.

A Texas inventor thinks he will soon be able to run an automobile on water alone. Meanwhile, it wouldn't be such a bad scheme if the drivers tried out the idea on themselves.

Boston Herald.

"Waiter, these are very small oysters."

"Yes, sir."

"And they don't appear to be very fresh."

"Then it's lucky they're small and fit, sir," said

The BACHELOR'S CORNER



Better Times...

An eminent economist has said that better times will only be assured when the various industries of the country learn to co-operate with each other. Of course some of them do now.

But co-operation is not a thing that can be forced on a man like a bride's first pastry; it must come spontaneously from clear thinking, good-natured executives. If you wouldn't go thinking I had an axe to grind, I'd say the cigar smoking type of business man.

Fortunately there are lots of them around. Many of them are feeling the first impulses of rising prosperity right now. They are the men who, in offices and clubs everywhere, are saying, as they light up a Bachelor:

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MUSICAL EVENTS

BY CHRISTOPHER WOOD

JOSEPH Hoffmann included on his program in Eaton Auditorium on January 23rd the twenty-four Chopin Preludes. They emerged from the reflective medium of his personality different to what one had heard before as is usually the case with Chopin when a master plays him. There was something more than a consummate technique and dexterity, more than restraint and balance, which I can only describe as "Puckishness." This was even more evident in the two encores that followed this group. It was as though the player from time to time gave the listener a little glance from the corner of his eye, as much as to say "get that," or perhaps a little peep in the ribs as though anxious one should not miss a trifle of humor which he had detected in the situation. But in the Beethoven Sonata in A flat major which preceded the preludes and where such humor would have been missed there was no trace of it. The work was played with a sobriety and grandeur of formal expression rarely heard. The player had remembered that the late Beethoven gave utterance to more than a human cry that he was a supreme master of significant form. Following this, on the first group were the Handel Variations in D minor, which always sound so Hamboish at the beginning. Szambath's arrangement of a



JOHN HOLDEN, who has the title role in "The Show-off," the American Colony Theatre production in Margaret Eaton Hall on Feb. 6th and 8th.

logue of Edouard and Sophie Sorel's arrangements of The German Melodies, Opus 110, by Robert Schumann, was a great success. The audience, however, was not so large as those of the first two performances due to the heavy snowfall. The curtain rose at 8 p.m. The orchestra was conducted by Mr. Macmillan, and the soloists, F. G. Smith and Mrs. Mary McCallum, King, Mrs. Nellie Arnould, and Mrs. L. M. Johnson.

SIX weeks' musical repertory is being presented at the Hart House Theatre on a four evenings, with six matinees at the same Saturday afternoons. The 36th Season opens Saturday, February 5th, with a production of "The Children's Theatre" by George Kelly, with the exception of the first two evenings, when the program will be "The Story of Heidi." The play, which follows a girl from the Swiss mountains to the Alpine village of Gruyere, is based on the story of the same name by Johanna Spyri. The cast includes Isobel Price, Harry Beattie, Ted Bradley, Frank Hemmings as director, and Gertude Peterson and Lucy Lewis, of New York, as harpists. The program will include a series of short scenes, each with a different setting, and the orchestra will be conducted by Mr. Macmillan.

St. Bartholomew's Men's Association, 509 Dundas St. East, presents THE NEWCASTLE PLAYERS in "THE ROTTERS" by H. E. MAUDIE, at Hart House Theatre, Feb. 7th and Saturday, Feb. 8th, at 8 p.m. Matinee admission, 50¢; and 50¢ for students. Matinee admission, 25¢. Tickets, 50¢.

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FOLLOWING up its policy of presenting a program of getting music away from stage show the Imperial Theatre this week presented John Goss and his singers. It is not often I think that an audience has the opportunity of a picture theatre audience for an artist of the calibre John Goss, for so brief an interval of time—only. One need hardly say that a considerable number of us, if not all, concur. After John Goss, the states were performed, and his accompaniment, accompanied by rhythmic slides, were excellent. His vocal quality, if any interest is known to a Toronto man, is not actually born here, at least considerably in the "hollow" who played some parts in other quite acceptable. The rest of the stage show does not seem to find properly into this original though of its kind. It was good enough, and the orchestra, under the direction of John Goss, was "appy" in their best efforts.

THEATRE

THE CHILDREN'S THEATRE

By MARGARET LAWRENCE

THREE famous child classic "Heidi" and "Juliana Spyri" was dramaized in seven short scenes by Clara Cross Major's Children's Theatre of New York at Eaton Auditorium on Saturday afternoon, January 27th. It was a fine production in all counts. The settings in living rooms, the settings in old paintings and suggested the mists of Switzerland so convincingly that we almost felt the cold mountain air and the general atmosphere. Against the background the players waved their arms. These were Swiss dances and the sound of goat bells and lambsfolk singing their hymns as they climb over the mountains. The lighting was exceptionally good. We saw the glow of the sunset and the darkness in the darkness over the mountain. We enjoyed bread and cheese and goat's milk with Heidi who was the young maid of seven. Heidi was particularly well played by Betty Mac Donald. The fresh and true portrayal of the little girl was especially given down to the smallest details of natural attitude. She stood with her back to the audience, her hands behind her back, her legs spread outward, as a preadolescent child should. She ranged and stooped like a true Swiss girl. She tried and she succeeded and she failed with the ease and the sheer joyous abandon to the audience for her own sake. Heidi is now in the age of eight and nine years. The moving upon whom she was well told for children in the second scene. I asked the young girls of twelve who sat beside me how they liked the scene in which she had preferred grown-ups. She said that for herself she did not, but she was sure that the boys were much better for the children. So I let the one criticism I might have had go. Short scenes are better for the children.

COMING EVENTS

SIR ERNEST MACMILLAN, conductor of the Toronto Symphony Orchestra, announces a change of program for the Tuesday evening, February 6th concert in Massey Hall. Jeanne Dusseau, who was to appear at the sixth regular Tuesday evening concert, postponed on account of the death of His Majesty King George V, will be heard as guest artist on February 6th. The program for this concert will in most part be the same as that announced for January 21st, the only change being the Rossini overture "The Barber of Seville," and Delibes' "Fiesta."

The other numbers to be played by the orchestra are Sibelius' great Ninth Symphony, Walton's "Siesta"



GUITARIST. Andres Segovia, described as the world's greatest guitarist, will give a recital at Hart House Theatre under the auspices of the Women's Musical Club of Toronto on Feb. 6th at 8 p.m.

and George Gershwin's "An American in Paris."

Madame Dusseau will be heard with the orchestra in the aria, "Pace, Pace Mio Dio!" from Verdi's opera, "La Forza del Destino," and "Depuis Je Joue," from Charpentier's "Louise."

REHEARSALS are now in progress for "The Show-off," the comedy by George Kelly which the Actors' Colony Theatre are presenting February 5th and 8th at the Margaret Eaton Hall.

Joe E. Brown starred in the original production of this play in New York, in the part of Aubrey Poper, the "show-off" himself. Here John Holden will do that part. Jane Mallett will play Mrs. Fisher. Others in the cast are H. E. Hitchman, Babe



JANE MALLETT, appearing in "The Show-off" at Margaret Eaton Hall on Feb. 5th and 8th.

Hitchman, Isobel Price, Richard Fonger, Harry Beattie and Ted Bradley. Frank Hemmings is directing and also playing a small part.

The company expect to continue producing a play every month during the winter.

Two people who are not in the cast of "The Show-off" but who will be in future productions are Josephine Barrington, who is well known for her splendid work with children's plays, and Grace Matthew, who after a two year absence at the Royal Academy of Dramatic Art, London, England, played leads for the Actors' Colony Theatre last summer.

ANDRÉS SEGOVIA, the world's greatest guitarist, whose phenomenal technique and musicianship have brought about a renaissance in guitar playing in this country, will make his first appearance in Toronto on Thursday, February 6th, at Hart House Theatre under the auspices of the Toronto Women's Musical Club.

Although he was the idol of London, Paris and Madrid for several years, Segovia was practically un-

known when he arrived in America in January, 1927, for his first appearance in this country. He received a tremendous ovation, marvelous criticisms, and played twenty concerts in one month in New York City alone. Now he is one of the country's favorite recitalists, and for his fifth tour of America will visit all leading cities in the east and west.

"Segovia must be heard to be believed," said Samuel Chotzinoff in the New York World. "This man is a genius of the guitar. The instrument in his hands seems to have no limitations whatever."

"He plays like the poet and master that he is," said Olin Downes in the New York Times. "He belongs to the very small group of musicians who by transcendent powers of execution, by imagination and intuition create an art of their own. He is a wholly exceptional artist, a man of mark among musicians."

No less an impression was made by Segovia on Lawrence Gilman, critic of the New York Herald Tribune, who stated that he gave "one of the most extraordinary, engrossing recitals of music that has ever taken place in a New York concert hall. We make no bones about saying that Segovia is one of the most consummate masters of any instrument before the public."

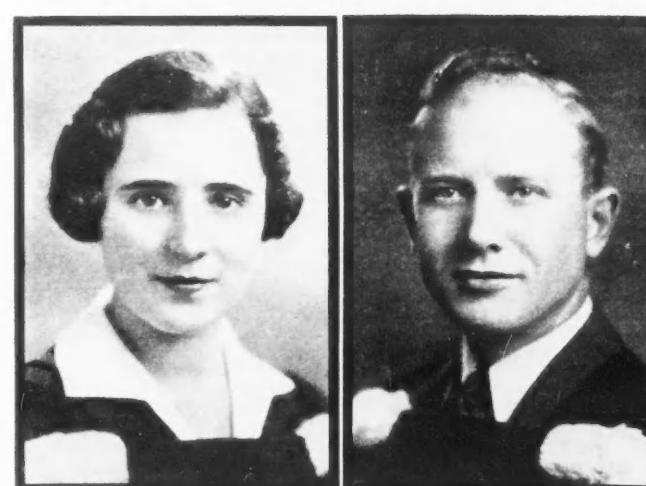
Segovia plays Bach, Handel, Mozart, Schubert on his guitar. He also plays works by the Spanish composers Sor, Malats, Tarrega, Turina, Albeniz, Granados, and the French composer, Ponce. Many of these compositions were written specially for Segovia by the composers and dedicated to him.

ON SATURDAY afternoon, February 1st, at Eaton Auditorium, the Singers' Guild Choristers present the second of the current series with Gertrude Peterson and Lucy Lewis, of New York (harpists) as the guest artists. The program is one of real interest to both students and the rank and file of music lovers, ranging from music of the 11th, 16th and 17th centuries to works of Debussy and other later composers. The harpists are said to be among the great performers upon their instruments.

BORN at Leicester, England, in 1904 and educated in Canada, Geoffrey Waddington, who now leads his dance orchestra at the supper dances at the Royal York Hotel, came to Canada with his parents at the age of 3 and settled at Lethbridge, Alta.

Starting his musical career on the violin at the early age of 5, his first public appearance came at the age of ten. Pupil of Von Kunitz at the Toronto Conservatory of Music, Mr. Waddington continued in concert tours until 1928.

Entering radio in 1926 as musical director of CKNC, Mr. Waddington held this post until 1933 when he was appointed musical director for the Canadian Radio Commission from which he resigned to take up his Royal York duties.



IN FRENCH PLAY. Miss Fanny Schwartz and Mr. Eric Medcalf who are appearing as Jacques and Marie in "Ces Dames Aux Chapeaux Verts," which is being presented by the French Society of University College, in Hart House Theatre on Feb. 6.

Photos by George Freeland.

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THE FILM PARADE

MARY LOWREY ROSS

MONEY ISN'T EVERYTHING

"IT'S fascinating, isn't it, to hear rich people talk in the movies?" Miss A. said. "I love the way they say, 'Darling, do be a woolly lamb,' and 'Hurry, Precious, or we'll miss the first chukker!' and 'Serve the cocktails in the library, Evans.' She paused and turned to the soda fountain clerk. 'I'll have a sarsaparilla,' she said, 'make it two sarsaparillas and serve them at the side-table.'

"Just chatter, chatter, chatter," Miss A. went on, as we settled down to our sarsaparillas, "anything to cover up the emptiness of their lives." She unfolded her paper napkin and reached for a straw. "And what are their lives?" she said, "just an endless round of cocktails, yachting parties, country week-ends and epigrams."

"It's certainly a tough assignment," I said, "especially the epigrams."

Miss A. went on. "For instance, there is Miriam Hopkins in 'Splendor.' She's married into the rich New York set and all she really wants is to live with Joel McCrea in one room and have him write a book."

"What sort of a book?" I asked.

"A fine beautiful book," Miss A. said. Movie heroes were always wanting to write fine beautiful books, she pointed out. "And what always stops them?" she said, "is that bad old money."

"That's all Joel McCrea and his family ever think of in 'Splendor,'" she said, "just money, money, money. And to get it they practically force the pure and beautiful Phyllis—that's Miss Hopkins—to accept the odious attentions of a rich sportsman."

"And does she go through with it?" I asked sympathetically.

"Certainly she goes through with it," Miss A. said. "She's crazy about her husband and he's crazy about money, so what can the poor girl do? It's a great emotional part for Miss Hopkins."

I had got in for the final sequences of "Splendor" and I said it hadn't sounded like emotion to me; it had sounded as though Miss Hopkins had been running for a street car. But Miss A. was too full of her subject to pay any attention.

"And what does it all set her?" she said. "Nothing but a yacht cruise and a town car and a seven-room apartment on Fifth Avenue and gowns by Omar Kiam, and of course a sense of loyal wifely duty performed. 'Gold lamé.' Miss A. added sententiously, 'is royal raiment when it's worn for true love's sake."

I said I hoped the family appreciated her sacrifices, and Miss A.

RADIO DIARY

BY CLARISSA DUFF

MONDAY: In May of last year and again on Christmas Day the radio united the peoples and races of the British Empire in a bond of joy and thanksgiving. A week ago today it knit them closely together in a bond of common sorrow.

"This is London calling the world"—giving to a waiting world the news of the death of our Sovereign Lord King George. It was right and fitting that after the message was ended there should be silence; that throughout that evening no other broadcasts should be sent from Canadian stations.

From the broadcasting systems and from individual radio stations in the United States came special programs to express the sympathy of a sister nation in the loss of one who was not only a king but a father to his people.

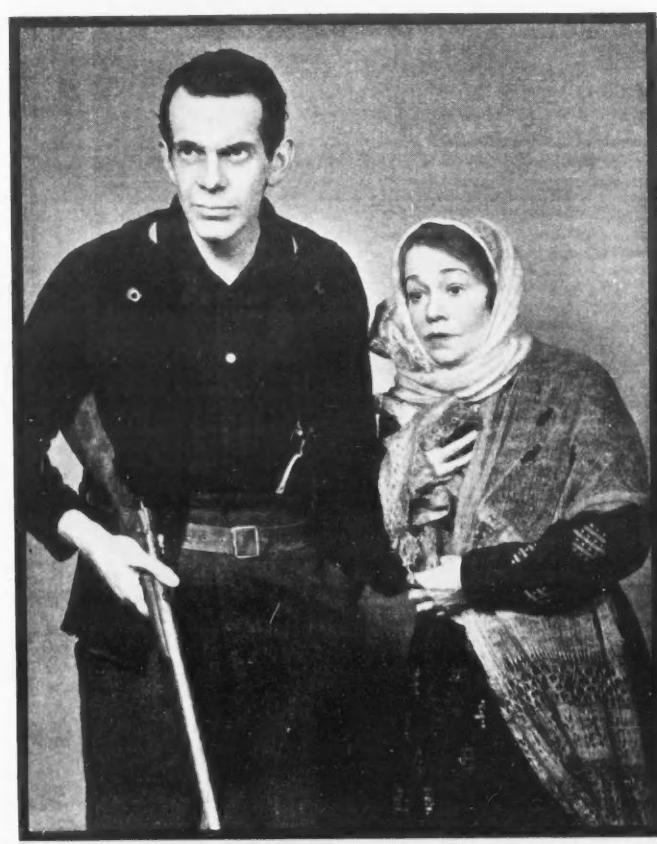
During the past few days the miracle of radio "has carried us into history" and has brought us a clearer understanding of the traditions of our Motherland. We have heard the solemn pageantry which accompanies the death of a British Monarch and the accession of the next Sovereign to the throne. We feel a closer sense of kinship with those who in an earlier day laid the sure and certain foundation upon which has been built that fellow-

ship of nations which we call the Empire.

Tuesday: Last Wednesday we heard the reading of the proclamation which announced the accession of His Majesty King Edward the Eighth. Across the leagues of space, with all the pomp of ancient days came the words of proclamation, the fanfare of trumpets, the salute from St. James's Park, the tramp of marching feet. Even the murmur of the concourse of people who filled the London streets was borne to my ears as they echoed the cry, "God Save the King."

The voices of rulers, of prelates, of statesmen have been raised in eulogy of King George, but to me the greatest tribute of all has been the quiet grief, the reverence of his subjects in every part of the globe. He was to us not only a King but a beloved friend whose life was spent in our service; whose thoughts to the very end were for us.

Today we have heard the words of the Order for the Burial of the Dead—the office which through centuries has been said for the greatest and for the least amongst us. King George the Fifth has passed from the sight of men to attain "everlasting joy and felicity."



RAYMOND MASSEY and Pauline Lord triumphing in "Ethan Frome," a stage version of Edith Wharton's novel, now on Broadway.



HELEN HAYES' life-like portrait of the old Queen in "Victoria Regina", a Broadway hit.

BROADWAY THEATRE

BY JOHN E. WEBBER

"RUSSET MANTLE"

RELATIVE life values is the theme, banter the mood, of "Russet Mantle", Lynn Riggs' delicious and witty comedy, wherein are set forth our commonly accepted "values" in contrast with some forgotten ones. To present an earnest topic in terms of chuckles is tribute to the author's good nature, sanity and superb sense of humor. And Russet Mantle is wittily, chuckling, thoughtful entertainment from the first line to the last.

The Kincaids are typical Americans come to Santa Fe to weather a fallen stock market, the husband raising apples, the wife, politely of course, chickens. There they are joined by a sister from Louisville, Ky., a banker's wife—whose lazy, southern drolleries enliven the entire proceedings—and a rebel daughter. All are in the current muddle, seeking not life but escape from life, according to the poet-philosopher who arrives in search of a job, and becomes the confidant of all. Romance that once beckoned the bored elders, has fled before other gods, and left them "cheated". Modern youth, represented in the daughter, is crudely avoiding their fate by outraging all the proprieties. She, however, can be saved and finally is, finding "freedom and beauty" in love and courage to go forth with her poet lover, after shocking the household with the revelation of expectant motherhood by him. And to freedom they two go unshackled. Thus are the advantages of liberty and a crust of bread exalted above the mundane, romance restored to our contemplation. Even the Kincaids see the point.

"ETHAN FROME"

OWEN DAVIS and his son have made a forthright play, one of the season's best, out of Edith Wharton's saga of a Vermont farm, "Ethan Frome". The stage direction of Guthrie McClintic, the sets of Melziner and, above all, the superb acting of Pauline Lord, Ruth Gordon and Raymond Massey have made it a thing of poignant, ripe and haunting beauty. Like a song, set to its own wintry winds, it comes over the footlights, bleak, cold, drear, but overpowering in its fascination—a dirge of despair and frustrated hope. Out of the unfriendly soil of a bankrupt farm he has inherited, Ethan Frome has been trying to scratch a pitiful existence. The constant naggings of the fretful, hypochondriac, Zenobia, his wife of seven years, have taken their toll of his natural kindness and made him sullen, silent and even brutal. Into their bitter domestic life, as household drudgery comes the shy, awkward, pathetically willing little waif, Mattie. She, at least, is cheerful and the inevitable happens. Ethan finds companionship in her simple chatter. Zenobia a new misery in her jealous watchfulness. Craftily she contrives to supplant her with more competent "hired help". The "doctor" has ordered it and, Mattie must go. His pleading of no avail, Ethan, insists on driving the outcast to the train, himself. But they never arrive. Stepping on the way, they find their old hill-top and their "moment". Love is discovered and confessed, and we leave them coasting down the steep incline in a death compact. The fates, however, did not grant them death. For twenty years later, in an epilogue that tells its own story, all three are sitting in the squalid kitchen, the still fretful "invalid" in her wheel chair, Ethan broken in body, the ever serving Mattie, old and grey, caring for both.

For the performance of Pauline Lord, who adds a pitying touch to Mrs. Wharton's Zenobia, there can be only praise. Ruth Gordon's Mattie is simply inspired. Raymond Massey's type of acting precisely suited to the title role. One critic has nominated all three for immortality. We cheerfully second the nomination.

"VICTORIA REGINA"

IN THE last act of "Victoria Regina" Helen Hayes gives us a real glimpse of the old Queen as we all knew her. It is the year of her Jubilee. The curtain first goes up on Balmoral, with the white-haired, white-bonnetted Queen sitting in her summer tent. The portrait is startlingly lifelike, an achievement in make-up, the venerable role done, as one should say, to the "queen's taste". Kilted John Brown, in intimate and very much off-the-throne jestings, is

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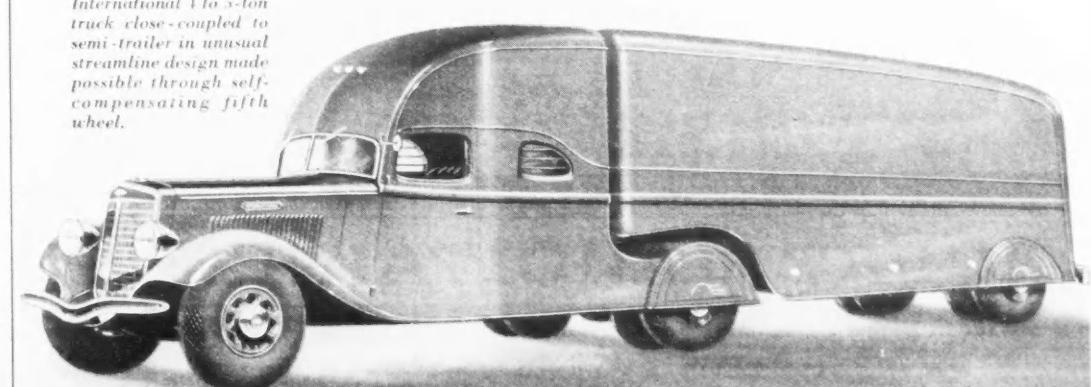
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SECTION II

PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, FEBRUARY 1, 1936

FROZEN WAVES ALONG LAKE ONTARIO'S SHORES

BY J. ALLAN CASH

FROZEN waves are a phenomenon that can be found along all the shores of the Great Lakes during the winter time. As soon as the temperature drops below 32° F., the spray from the waves breaking on the shore freezes into ice as it falls. This continues throughout the winter, except, of course, during mild spells, with the result that the frozen spray quickly builds up to quite a height, gradually pushing its way out into the water.

Soon the waves are beating up against little ice cliffs which, by the end of January, may have grown to a height of thirty feet or more. In stormy weather spray is flung far in from the edge of these cliffs and, freezing as it falls, it adds strength to the ice formation.

Between the ice cliffs and the shore there will be found miniature mountain ranges in the ice, with low cliffs and valleys between them. These mark the stages at which storms occurred, when fresh mounds of ice would be thrown up behind the cliffs. Like the rings of a tree the past weather can be read from the ice.

Waterspout holes are to be found all along the inner edge of the cliffs. These are formed by the action of the waves, in the first place running up cracks and crevasses with such force that the water pours out over the ice from the end of the crevassae. The building-up process of the main ice out into the lake continues, and soon the crevasse itself will be covered over with ice; that is, all except the extreme inner end, which remains open due to the force with which the water comes surging up to it through the newly formed cave. Thus blow-holes are formed, and on rough days one can see water spouting high into the air from them, like a set of geysers along the edge of the ice pack.

STORMY weather often causes large sections of the ice pack to crack off. These baby icebergs will probably remain in place, like pieces of a jigsaw puzzle, as long as the wind is inshore. But as soon as an offshore breeze blows they will float out into the open lake, and should one happen to be on one of them at the time, one might travel a long way before being rescued!

These little icebergs, born but not weaned, as it were, from the main ice pack, can be seen heaving

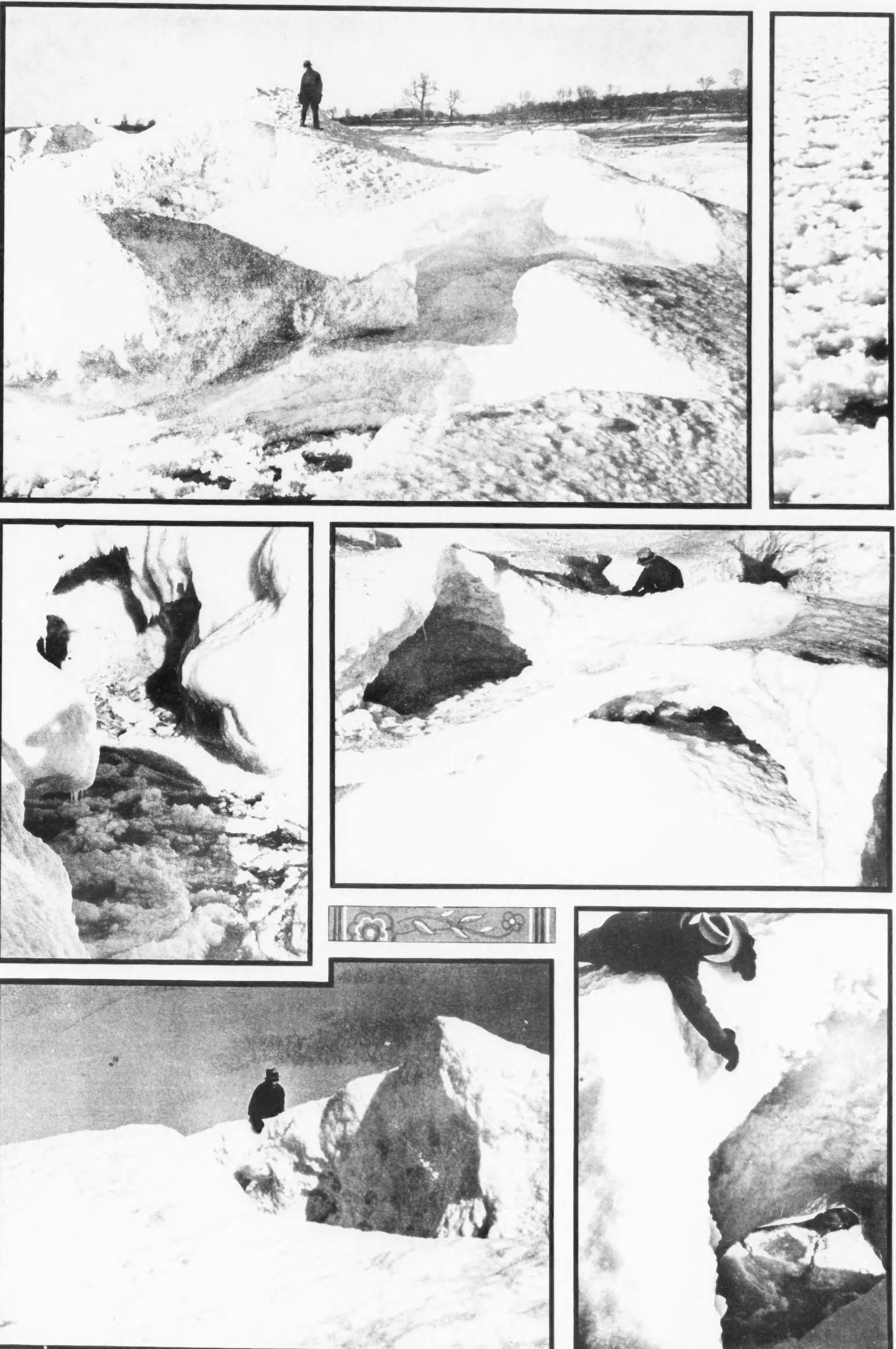
THE PICTURES

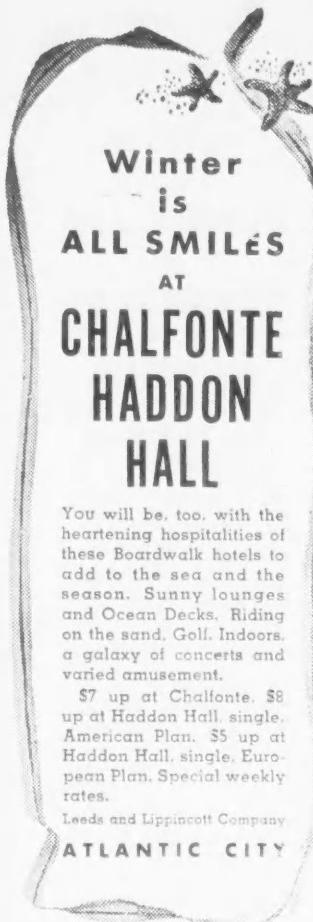
First row. Frozen waves far out from shore. Second row, left. Crevasse filled with floating ice. Right. Caves in the ice just inshore from the ice cliffs. Third row, left. Some of the ice formations are quite high. Right. Looking down into a large blow hole. Note the pieces of floating ice and the sunlight.

slowly up and down on the waves, groaning and grinding against the ice cliffs, and usually fitting so closely that the slight movement is the only indication that they are not part of the main ice.

The water around the base of the ice cliffs is nearly always full of slush ice which, in calm weather, can be heard rustling, like the sound of a Victorian lady's voluminous silk skirts, as the waves come gently rolling in, grinding the ice cakes together.

It is a dangerous business scrambling near to the edge of the ice cliffs. One slip would mean precipitation into ice-cold water, with only slippery wet ice on which to scramble back to safety. Besides this, there are many caves in the cliff face, some being covered crevasses, others formed by the wearing action of the waves, and one may walk out over one of these without knowing it. Some of them are only covered with a very thin dome of ice, and on a bright day the reflected sunlight from the water may be seen shining through this thin ice around one's feet. This acts as a warning if it does not come too late!





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SOUTHWARD TO LAND OF THE SUN

FOR centuries the northern races have moved southward in sporadic tides of conquest. But in recent times the southern trek has become seasonal and for pleasure only. Formerly the stalwart invaders came armed to the teeth with rude weapons of stone, or bone, iron, bronze or steel, according to the age. Many perished in the glaciers and snows; wild animals killed many, and there was a continuous, relentless, guerrilla warfare waged against them by the tribes through whose territories they passed. The survivors, inured to all the rigors of climate and danger, came at length to greener lands and warmer seas.

Such tribes were in reality following the sun, which many of them worshipped as a God, towards pleasure, light and laughter.

Today, if you are a northerner, however comfortably you may be housed, you still feel the rigors of winter. But what a difference in the method of escaping them! You call your car or a cab, drive to the railroad station, and step into a completely air-conditioned train. From that moment the north is far behind. The soft air of the south is about you, unvarying in temperature, although you traverse all the degrees of longitude from the iron Canadian winter to Florida's unequalled summer-in-the-winter-time.

ON YOUR WAY

AS YOUR train dashes southward, you may decide to stop at Southern Pines, renowned resort, or at Pinehurst, North Carolina, famous the world over for its balmy, health-giving climate, its wonderful hotels and the variety of sports it offers. So famous has it become for golf that it is known as "The St. Andrews of America."

Or you may leave the train at Thalmaire, Fla., Sea Island, famous for its fishing, swimming, trap-shooting and golfing. At Sea Island Beach, you will see the famous oaks, fastened with Spanish Moss, perhaps the most picturesque trees in America. On the way, you may stop at a score of southern cities, each in some way unique: modern, progressive Columbia, S.C.; Charleston, quaint and dignified; ancient Savannah; Fernandina, which might have worn Jacksonville's mantle as the metropolis of Florida had early settlers realized the value of its sheltered deep water harbor.

Saint Simons, at Ossabaw, might well qualify as the eighth wonder of the world. Here, through crystal waters, you may see, eighty feet down, the myriad movement and color of tropical sea life. The bottom is dotted with multi-colored rock formations and, among these, huge submarine flowers and vines move slowly as if in a dreamland. Millions and fish number of these grow among them. In the shallower parts you may dive down and capture a turtle or a vast aquatic heathenfish.

In the West Coast is another magic island, Tarpon Springs, where the sea is a veritable garden of the world's salts or the sponge divers, that you may see them mostly trouting as picturesquely as those of the Jordan Isles. Dive far down into a smooth and swelling sea for the wonders of marine life, which later may become symbols of luxury for living.

On the West and golden coast, sunbathing schools are commonplace and a boy may bring his dog, if both are well-behaved. The dog gets sunbath, the boy, sunshine plus education and advantage, which the boy does not appreciate.

THE EAST COAST

SWING now to the East, ton a vacation, you may move up and down either west or across either sea and stop off anywhere for as long as you like, with an extra change and return as a party of three, the sea extra measure being extra comfort, but before the last chance at St. Petersburg, the last of the coastline. There is good fishing, boating at its beaches and a local editor who gives you the whole day's edition of his

paper if the sun does not shine before the hour of publication. And, if you are an art lover, stop off, a little further South, at Sarasota. In this small but lovely town is the famous museum of John Ringling which contains one of the finest art collections—many of the masterpieces of Rubens and of the best examples of the Flemish, Dutch and French schools, famous wood carvings, sculpture and tapestries.

But Palm Beach calls you, so now swing North and East. Perhaps you have read Hergesheimer's descriptions of this place, unlike any other in the world: vivid, blinding flashes of color against the background of tropical sea and sky; and almost fabulous wealth. Here, society plays in colorful abandon and the world's greatest fortunes are represented. Here are the most sophisticated people and, in spite of the soft languor, the fullness beauty of Palm Beach, its pleasures are pitched in a high key. Food and drink are wonderful and a trifle exotic: trinket crab and wine, for example. Entertainment is continuous and on a vaster scale than anything seen since the days of the Emperor Domitian (who served eighty kinds of wine at one banquet). But the soft air swimming in the warm sea, sunbathing on the white beaches, the many sports, take all the sting out of excess.

The restaurants and casinos are famous, enlivened by the pageant of society on vacation. All about you may see the best known people of this continent, as well as many from abroad. This is especially true of this season which promises to be by far the most successful since 1929. Trains are filled to capacity and new trains have been added. There are a number of reasons given for this. Perhaps the two best are those stressed by C. B. Barton, Assistant General Passenger Agent of the Seaboard Air Line Railway, an authority on Florida travel who said recently:

A BANNER YEAR

RAPIDLY returning prosperity is the first factor in recent travel increase; the second is the far greater comfort and speed of a trip to Florida today. Completely air-conditioned trains protect the passenger from the extremes of heat and cold from which formerly—however great the preventative effort—he sometimes suffered."



BATHING BEAUTIES ON THE BEACH at St. Petersburg, Florida, the Sunshine City of the South. Recent lists of Canadian visitors received from St. Petersburg indicate an all-time high for this popular resort city.

—Photo courtesy Seaboard Air Line Railway.

MARRIAGES

IT WAS one of the most brilliant weddings in recent years at historic St. John's (Stone) Church, when Miss Margaret Tremaine Tilley became the bride of Captain Francis Ronald Lambert Mears of the King's Own Regiment, Aldershot, England. The bride is the younger daughter of Mr. Justice and Mrs. L. P. D. Tilley, of Saint John. Her father is a former Premier of New Brunswick, and her grandfather, the late Sir Leonard Tilley, was one of the Fathers of Confederation. Captain Mears is a son of the late Captain and Mrs. Pool Mears of Regents Park, London, England.

The ceremony was performed by His Grace the Archbishop of Fredericton, the Right Reverend John A. Richardson, who was assisted by Reverend T. H. Stewart, the rector of St. John's (Stone) Church, the official garrison church and therefore was a most appropriate setting for the colorful military wedding.

The bridegroom was attired in the striking full dress uniform with scarlet tunic of his regiment, and Lieutenant Marshall Rogers, the groomsman, wore the full dress uniform of the 63rd Regiment, Halifax Rifles.

The church was effectively decorated with Christmas greenery. Garlands of evergreens, caught up with Christmas wreaths, were draped across the gallery, and the pews reserved for the large number of guests were marked by clusters of cedar and poinsettias. Greenery was also arranged in the chancel and at either side of the entrance hall three branched candelabra, lighted with scarlet candles, were placed.

The bride, who was given in marriage by her father, wore a beautiful gown of ivory moiré, made on Empire lines, the full skirt extending into a long train. A wide band of crystal beads and rhinestones in a floral design encircled the hem, and a similar design was embroidered on the bodice and trimmed the long sleeves. Her court train of rose point lace, a family heirloom, caught with orange blossoms, fell in graceful lines from the shoulders and reached the full length of the long train of her gown. A coronet of



THE BEAUTIFUL WAR MEMORIAL at Jacksonville, Florida. Memorial Park, in which the statue is situated, is visited yearly by thousands of Canadians who are attracted by the many charms of this "Metropolis of the South".

—Photo courtesy Jacksonville Chamber of Commerce.

land, Florida, Land of Flowers—so named by Ponce de Leon. But for you neither time nor space is limited. You may wander up and down, and back and forth at your leisure, but you will never exhaust the exotic wonders of this great playground of the whole eastern half of our continent.

And so again the northern races move southward, but now on pleasure bent, and not in tides of conquest; he sometimes suffered."

orange blossoms held in place by her ivory tulle veil. She carried a bouquet of Bermuda lilies and lilies-of-the-valley and her only ornament was a string of matched pearls, the gift of the bridegroom.

The matron of honor, Mrs. James V. Russell, and the bridesmaids, Miss Margaret Boucher, London, Ont., cousin of the bride, Miss Ann Bruce, Saint John, Miss Betty Mortimer and Miss Nancy Daniel, both of Rothesay, were gowned alike in picture-like frocks of gold lace over matching taffeta. The full skirts extended into slight trains and bad wide sashes of scarlet velvet tied in bows in the back with ends extending to their slipper heels. They wore Juliet caps of gold net with coronets of twisted gold lame and carried scarlet velvet muffs. The flower girls were Little Judy MacKeen, Halifax, niece of the bride, and Little Jean White, Saint John. They wore Kate Greenaway frocks of gold net with scarlet velvet sashes and bandeaux of gold leaves in their hair. They carried tiny replicas of the bridemaids' scarlet velvet muffs.

Lieutenant Marshall Rogers, of Halifax, was groomsman, and the ushers were S. Leonard Tilley, Toronto, brother of the bride; James V. Russell, E. B. Harley, James M. Crosby, Walter W. V. Foster, Saint John, and Bevis Turnbull, Montreal.

On leaving the church the bride and bridegroom passed under an arch of swords formed by a guard of honor composed of Lieut.-Col. John R. Gale, V.D., Lieut.-Col. H. G. Wood, M.C., Lieut.-Col. A. S. W. White, Lieut.-Col. Henry F. Morrisey, Major A. H. W. Landon, O.B.E., M.C., Major Reginald L. H. Goodday, V.D., Major J. G. Hart and Captain Charles Chauveau.

Following the ceremony, a reception was held at "Carleton House," residence of the bride's parents. The spacious rooms were decorated with roses and chrysanthemums. Mr. Justice and Mrs. Tilley and the bridal party received the guests, and throughout the reception music was provided by a string ensemble. The bride's table was placed in the bow window of the dining-room and was centred by a silver and white wedding cake which was flanked by ivory tapers in antique silver candelabras and pale pink roses in silver vases.

His Grace the Archbishop of Fredericton proposed the health of the bride. The bridegroom happily responded and proposed the health of the bridesmaids. Lieut. Rogers replied. Mr. Justice and W. H. Harrison proposed the toast to the bride's parents and Mr. Justice Tilley responded.

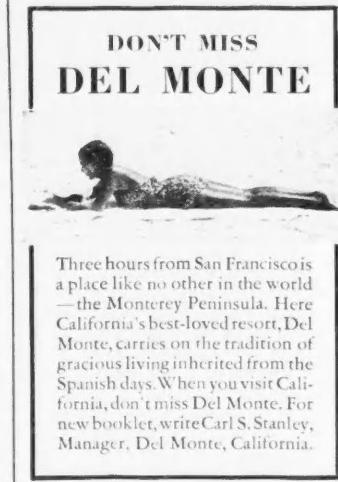
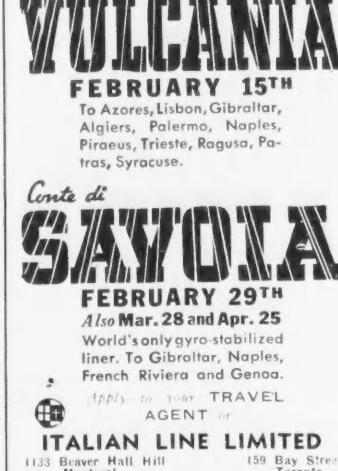
Captain and Mrs. Mears left for a short wedding trip prior to sailing for England. For traveling, the bride wore a smartly tailored brown dress and a small brown hat. With her dress she wore a mink coat, brown suede shoes and accessories.

Mrs. Tilley, mother of the bride, was gracefully gowned in moss green satin made slightly entraine, and a green velour hat. She wore a corsage of roses with sable fur.

Mrs. Henry P. MacKeen, Halifax, sister of the bride, wore a black taffeta model frock. The bodice had a square neckline finished with leaf-green flowers, and she wore a chic French hat of matching taffeta.

His Honor the Lieutenant-Governor and Mrs. Murray MacLaren attended the wedding, accompanied by Lieut.-Col. V. D. Davidson, Saint John, and Major T. C. Barker of Fredericton, as aides-de-camp.

Among the out-of-town guests were: Mr. and Mrs. Henry P. MacKeen and Little daughter Judy, Mr. and Mrs. Leonard Fraser, Lieut. and Mrs. O'Leary, all of Halifax; S. Leonard Tilley, Toronto; Mrs. J. W. Young Smith and Dr. J. Clarence Webster, C.M.G., Shediac, N.B.; Chief Justice and Mrs. J. H. Barry, Mr. Justice and Mrs. C. D. Richards, Major and Mrs. T. C. Barker, Mr. and Mrs. A. J. Thompson, all of Fredericton; Mr. and Mrs. Ian MacLaren, Miss Margaret Boucher, London, Ont.; David MacLaren and Bevis Turnbull, both of Montreal.

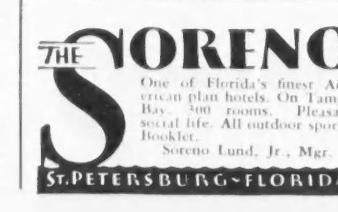


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CONSTANT SPRING HOTEL
Jamaica, B.W.I.



The LURE OF DEEP SEA FISHING. Miss Nancy Johnston, of Miami, Florida, is shown with a sailfish which she caught in the Gulf Stream. It measured 5 feet, 8 inches and weighed 150 pounds.

—Photo courtesy Seaboard Air Line Railway.

—London Letter

THE YOUNG MACS

BY P. O'D

January 14th, 1936.

THE younger MacDonalds are prominently in the news just now. Malcolm is running for Parliament up in Ross and Cromarty—which is an exceedingly bleak part of the world in which to do anything in the winter—and Sister Ishbel is running a “pub,” which is much pleasanter and cosier, though much less exciting.

In most countries where the forms of democratic government are still maintained, by-elections are pretty dull things. The little local politicians hasten to climb into the great band-wagon as it trundles majestically along. But not in this country, and certainly not in Scotland. Up there they would rather stand by the roadside and hurl a brick at it, forgetful of the new roads and bridges and post offices which might be allotted to them, if they were good boys.

They would much rather have a fight. And it seems that in Ross and Cromarty they are going to have a really hot time something that would make the present operations in Abyssinia look like a Boy Scout picnic.

Malcolm MacDonald, as a Member of the Cabinet, is naturally the Government candidate, with solemn public benedictions from Mr. Baldwin and funds from the Central Office and all the rest of it.

But the local Conservatives, just to show their independence and probably their dislike of Father Ramsay, have nominated young Randolph Churchill, who has probably fought more elections for his age than any young man in history—and been whacked in all of them.

But his head, if bloody, is still unbowed. And why should it not be? He has the fun, and Lord Rothemere, on whose staff he is, puts up the funds. So that's all right. But if young Mr. Churchill intends some day to be the Prime Minister of this country, as no doubt he does—diffident fellows, the Churchills!—he is not setting the right way about it. This is not a good country for rebels. And the Tory Party has the same kind of memory as an elephant. The naughty little boy who gives it a plug of tobacco, instead of a peanut, need never expect to have it either forgiven or forgotten.

There are two other candidates as well—an Independent Liberal and a Socialist—but they don't count. They are just there to show that this is not a private fight. The big bout of the evening is between Battling Randolph and Young Mac of Lossiemouth—with the betting rather in favor of Young Mac. Randolph may have the punch, but Mac is cool and tough. And he has some grand seconds in his corner. He ought to win on points.

SISTER Ishbel, however, seems to have chosen the better part. It may be important that there should be good politicians, but it is much more important in this nippy winter weather, at any rate—that there should be good “pubs.” And if a young lady, who for years was the official hostess of No. 10 Downing Street, doesn't know how to run a “pub”—well, who does? But it will be a bit of a change for her to have the customers paying for their drinks—quite a bit of change, let us hope.

Just in case Canadian readers should think Miss MacDonald has in any way lowered herself socially or in the public esteem by thus taking over a country “pub,” let me hasten to reassure them. Far from being in any sense a social come-down—not that Miss MacDonald is the sort of woman to worry very much about that—this business of inn-keeping has grown to be almost a fashionable racket.

All sorts of socially eminent persons have gone in for it, and some of them quite successfully. But not very many, it must be confessed, and

not for long. Running even a village inn is a job like any other, and rather an exacting one. Miss MacDonald, however, is said to be a very capable young woman. And she has had just the sort of experience which should make it easy for her.

The “pub” she has taken over is the Old Plow Inn, at Speen, in Buckinghamshire, not far from Chequers, the country residence of British Prime Ministers, where she used to act as hostess for her father. It is a picturesque old house, some three hundred years old. Charles the Second, of merry memory, is said to have honored it with his patronage more than once. But Miss MacDonald is not likely to tolerate the sort of parties he was in the habit of throwing. She has announced that the inn is to be run “on social service lines.” It sounds a little discouraging, but perhaps it really isn't. No doubt the beer will be as good as ever, and probably the food will be a lot better.

NOEL COWARD, the amazing and indefatigable, has sprung another surprise on the Town—nine new plays in one act each, instead of the usual one in three acts. But they are not all played on the same night. That would be too much of a stunt, even for him. It would certainly be too much for the average audience. And he himself acts in all of them—besides, of course, writing them, and producing them, and composing the songs and incidental music. What a lad!

So far we have had six of them—two lots of three. They have on the whole been well received by the public and the critics, though not with the rapturous unanimity which usually greets his productions. That would perhaps be a great deal to expect—probably more than even he would expect. If you try to serve up so varied a bill-of-fare, you cannot hope to please every palate with all the items. And his idea seems to have been to have something for every taste, whether tragic or sentimental or cynically gay—or all mixed together, as in those hotel-dishes which seem to contain a little of everything.

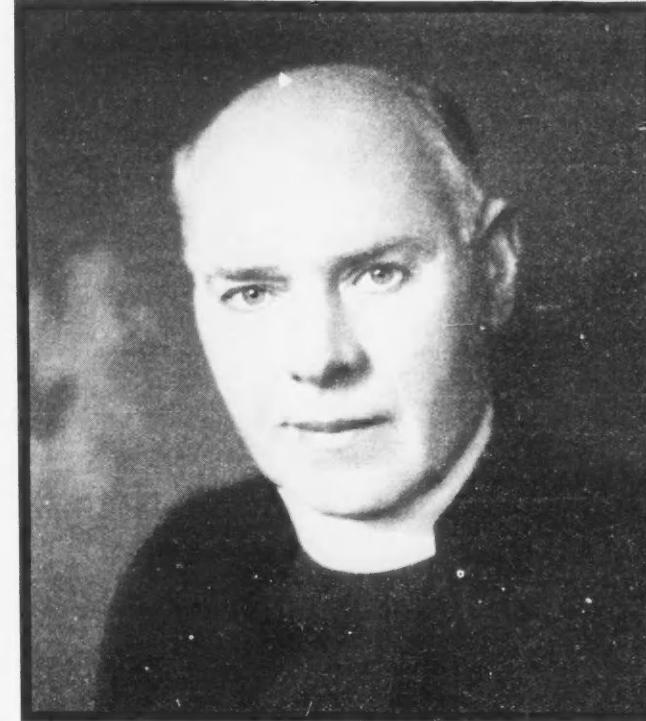
It is not surprising to find that he is a good deal better at the light, cynical stuff than he is at the more solid fare. Brilliant trifles, written and produced with a perfect sense of the theatre, have always been his best and most characteristic work. He does them better than almost any other living playwright—with the possible exception of Sacha Guitry.

Unfortunately, Coward has always had a yearning to be profound and moving. So have a good many other comedians, only the managers and the public generally see to it that they keep to their proper job. But Coward is in a position to call any tune he chooses. When he calls that particular sort of tune, he dances it badly. Emotion has always eluded him. He can't write it—when he tries, his crisp, sparkling dialogue immediately becomes stilted and literary. And he certainly can't act it—not with that wooden face and staccato manner of his.

In his first batch of three playlets, the opening piece, “Family Album,” is a satire on Victorian manners and attitudes of mind. It shows a family of about 1860, all in black and crinolines, mourning their recently departed father. They have a drop too much sherry all round, and then the truth about the old boy, who was a good deal of an old scoundrel, begins to come out. It culminates with Lavinia, in her sombre tweeds, raising her glass and drinking, “To hell with papa!”

It is, of course, theatrically effective. And the stage picture is charming. But funny?—no, not very. After all, there are a few things in the world which not even young Mr. Coward can laugh at successfully.

And one of them is death. The second piece, “The Astonished Heart,” showed him at his heaviest



ARCHDEACON GOWER-REES

and worst, it must be admitted. He tries to tell the old, old story of the man in love with two women, his wife and the charmer. The poor victim struggles against it through a number of short scenes and a good deal of rather soggy dialogue, and then chuckles himself out of the window. It is a theme which has been handled impressively a great many times, and will be handled impressively a great many times more—but not by Mr. Coward. It is simply not his line. You need something more than a superb sense of the theatre to do that sort of thing.

But the third playlet, “The Red

Peppers,” is a little masterpiece. Just a couple of troupers doing their awful act, fighting in their dressing room, giving one another the devil, quarrelling with the conductor, and then going on again and doing another awful act, the first as a couple of sailors, the second as Piccadilly Johnnies. Just that! But it is vital and funny, and it goes with a bang, as played by Noel Coward and Gertrude Lawrence, who have staged so many theatrical rows in their time, that they hardly have to learn their parts. They can invent the stuff as they go along. It is great fooling, and the audience loved it.

GOWER-REES OF MONTREAL

BY O. B. ROWLEY

THE bells of Carmarthen Parish Church rang a joyful peal on Tuesday, the eighteenth of November, 1879. The people looked up with smiling interest. The glad notes bore the news far and near, that a sixth son had been born in the house of David Treherne Rees and Ann Gower, his wife, of Carmarthen, South Wales. It was a family of substantial position and wealth, to whom religion was a living reality. Both parents came from well-known clerical families which have given many sons to the ministry of the Anglican Church. No less than twenty-three members, representing three generations, are today serving in England, Wales, and other parts of the British Empire. There is nothing strange in the fact that this sixth son, Albert Philip Gower-Rees, has risen to a high place in the Church of God. He is indeed, a warrior, whose sword does not rust in its sheath.

The young lad was educated privately, until at the age of seventeen he was sent to a well-known school in the Isle of Wight, to prepare for Cambridge. Two years later, he entered Christ's College, Cambridge, taking his B.A. in 1905 and M.A. in 1908. Bishop's University, Lennoxville, Quebec, conferred upon him in 1932 the degree of D.C.L. He was ordained deacon in 1905, and priest in 1906, by the Archbishop of York. About the time of his ordination, the Bishops of the Northern Dioceses appealed for candidates for Holy Orders to take up work in the large parishes in the industrial cities in the North of England, in response to which he became curate of St. Mary's, Walkley, Sheffield, which he held until 1907, when he left the steel city to become Senior curate of Doncaster Parish Church, the second largest parish church in England. He threw himself heart and soul into the work of the parish and perfected his power as a preacher. The average Doncastrian probably remembers him for his prowess as a Rugby footballer. He was founder and captain of the Doncaster Rugby team, and who shall say but that this proof of sportsmanship had not some influence in drawing together a class of two thousand men each Sunday afternoon.

IN 1912, the Bishop of Ripon, who was one of his former tutors at Cambridge, strongly urged his acceptance of the Vicariate of Bolton, a large and important parish, on some four thousand souls, then in the Diocese of Ripon, but now in the city and Diocese of Bradford. As Vicar of Bolton he soon became a real force in the public life of Bradford, where he was chaplain to the Bradford Corps of the St. John Ambulance Brigade, to the Bradford Division of Boy Scouts, to the Special Constables, and to the Lord Mayor of Bradford. In 1924 he was appointed Canon of the Cathedral Church of St. Peter, Bradford. Fearless in his criticisms, broad in his sympathies, he very soon attracted and retained a congregation many times larger than the capacity of his church, which became the centre of deep spiritual life.

In Masonic circles he was a prominent figure as Provincial Grand Chaplain of West Yorkshire. He makes no secret of his belief that Freemasonry is closely associated with religion, and founded upon it; although of course, he views its main object as not so much doctrinal, as social and philanthropic.

AT THE outbreak of the European War, Canon Gower-Rees obtained leave from his parish, became Chaplain to the Bradford Sportsman's Battalion and early in 1915 went to France. Later he was attached to the 49th West Riding Division, and was also senior Chaplain of the 38th Division, in the Ypres salient. He was twice mentioned in despatches, was wounded at Passchendaele, and in 1917, for services in the field, he was awarded the Military Cross. The fol-



*Quality has always been the fine...
...and the price fair*

was signed in 1919, when he preached the official Peace Sermon in the Lutheran Church at Cologne. He is still Honorary Chaplain to H.M. Forces, with the relative rank of Lieutenant-Colonel.

Others of performance which came to him both at Doncaster and Bradford were declined. But the severance of the tie came in the fall of 1927, when he was offered and accepted the Rectoryship of St. George's Parish Church, Montreal. It was an opportunity which appealed to him not only in itself as a Rectory second to none in Canada in importance, but also because it gave him a strategic centre of influence for carrying out his cherished ambitions. He became at the same time a Canon of Christ Church Cathedral, and Examining Chaplain to the Bishop of Montreal.

IN DONCASTER and Bradford he had to deal largely with misfortune. In Montreal he has to deal more with worldliness. He accepts the opportunity of preaching Sunday after Sunday morning and evening in the parish of St. George's as the greatest privilege that can be enjoyed by one who records preaching, the meditation of the Word of God, is his vocation.

There is nothing of the “O my dear friends” or “Finally my brethren.” He simply strives himself of a thought, and lets it have its own way. When he passes before the development of his thoughts he is the bluest master of logical and convincing speech I ever knew. With no sense of inaccuracy, and no appearance of effort, his sentences move on the heights of incisive and powerful, almost extraordinary eloquence and force. His sermons reveal a condition that abhors the baseness of the ministry, or even his own estimation. No matter on what subject he preaches, systems and philosophical, or even political, at the end always bring him to the feet of Christ and leaves you there.

In some respects the Avallachock is a man of the Gothic type. Not a baldly need to set in his elaborate heraldic devices, but his looks are rugged, ruggedly refined, with Jester's nose. His demeanor is serene and courteous, but has a man of commanding courage about him, always just having carried away his thoughts, however far away. What will this be?—the soul of God? He has had a long and varied life, and of both and has dedicated himself to

(Continued on page 173)



AN EXCLUSIVE AND CHARMING PICTURE of the Countess of Haddington and her daughter, Lady Mary Baillie Hamilton.
—Photo by Norman.

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It's your money. You've earned it. It will be spent. For fuel, clothes, furniture, food, all sorts of necessities . . . and if there's any left, for luxuries.

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Because it doesn't pay to advertise poor products,
it does pay to buy those advertised.

THE DISTAFF SIDE

BY MARIE CLAIRE

TO WHOM we do acknowledge all faith and constant obedience with all hearty and humble affection" . . . most of us heard the ancient oath of allegiance, by which we are all bound, for the first time on January 22nd when Edward VIII became "Our only lawful rightful Bege lord" and incidentally King of the United Kingdom of Great Britain and Ireland and the British Dominions beyond the Seas, Defender of the Faith and Emperor of India.

The nature among us subscripted to the same oath (by proxy) twenty-five years ago when George V came to the throne. Well, we've failed in faith and constant obedience many times without much doubt. But can anyone really feel after the wave of genuine emotion that broke over us all when we heard that the King's life was slowly ebbing away, and then that it had gone out with the tide at midnight—that he did not command the utmost from us all of hearty and humble affection? I think he died as he had lived in sure possession of that, and died, we can surely dare to hope, a happier man because of it.

WE HAVE spent this week in what Pliny calls "that indolent but agreeable condition of doing nothing." Our reading has consisted of little but the newspapers full of bad news and one book of essays, which latter we strongly recommend to those who have leisure and enthusiasm for such "Saturday and Sunday," by Edmund Kempton Broadus. (*The Macmillan Co., Toronto*) is a collection of miscellaneous papers which have appeared from time to time since 1916 in the *Atlantic Monthly*, the *London Mercury*, the late *University Magazine*, the *Voltaire Review* and so on. The earlier ones deal with the romance of the Northwest and the writer's part in the establishment of the Provincial University of Alberta at Edmonton.

On a day in June 1908, the President of a University not yet in being, in a Province which I had never heard of, in a country which I had never visited, came to Harvard and offered me the professorship of English! How in September of that year, in an atlas with a faculty of forty, a President and a student body of forty-five, the University of Alberta, 2000 ft. above sea level, makes very enlightening reading.

The rest of the essays deal with books and men of letters. John Dryden, who kept a schoolroom and was a contemporary in London of Will Shakespeare; Dr. Johnson, the 18th-century literary giant; Thomas Fuller, a historian who in the early 17th century wrote a history of London, dedicated mainly to his mother. Most silly old manuscripts and prints are mentioned known to those who are passing readership, even though interesting in their own way.

"A Dismal Life," April 1st, describes as well as details what does well in an outline of Scott, Foresman and the sport of Holes. The Schott's students each want to understand the background of the game and the rules, because of the World's Champion Golfer, Harry Vardon, who has been and will continue to be the greatest golfer in the world. Thomas Henry didn't mean to say that she had no money after all, she just wanted to explain that she'd suddenly stopped to hear, maybe, that after meeting "Opposite" or "Miss Mary" her voice was that consonantly we might say we think "Hello" because Quack is Rye. He is the only sweet sound, and well deserved."

A FRIEND of ours, when writing to us, deplored the fact that in a few days ago the "boozing boom" fronted by us.

Two reasonably young, but recently interested in the Little Theatre movement, set out to arrest the performance of *Richard of Bordeaux*, presented by a local company opposite the Metropolitan Cinema, here last week. Nothing like anything else ever came along except such a few certain short scenes. The boys, however, and their parents, in their own rather extensive, Arizonian, free style, were referred to find the girls' more sober, but perfectly good, trailing and rather dizzied by the girls' own set down, not having been able to appreciate the fact that the performance had begun. It was small wonder said the older boys to no冒ition in a whisper, but the girls, too, were very handsome, indeed, there. We shall have to look up to them again.



SMILING AUTHOR. J. B. Priestley, who is usually in a sober mood, sends a smile from Arizona where he is wintering with his wife and six children. His new book which has just been published by Macmillan is "Three Plays and a Preface".



FRENCH SPEAKING FILM. A scene from "Milady", by Dumas, which will be shown at the Hollywood Theatre, Toronto, on Feb. 1st, as the first of a new weekly series in this popular French film venture.

first opportunity," said the other, "I can't make out a single word." By this time they had loosened their furs and could take a look at the audience. Gradually a strange, chilling suspicion took shape, and they met each other's eyes in some alarm. Quietly, collecting their things, they moved unostentatiously to the door. Seeing one of them holding a handkerchief to her face, the verger of St. Michael's Cathedral asked no questions as he showed them out.

WE HAD been discussing the deplorable death of conversation as an art and the Beautiful Lady said how unfortunate it was that the term "knowing all the answers" seemed inextricably involved with wise cracks; that there are certain answers everyone should know which are solely a matter of manners.

"You think, then, that all good conversation is built on a base of polite conversation?" asked the Big Man. "That when I say to you 'How well you are looking' you should instantly respond, 'Thanks, and so are you'?"

"It's something like that," said the Beautiful Lady. "At least when I say 'I have a cold' you must *not* say, 'Too bad, now I never have a cold from one year's end to another.' That's the sort of answer that proves you're

a bad conversationalist. It instantly diverts attention from the original theme which is me to the far less interesting one that is you; it suggests a superiority in you which is conversationally as unfortunate as it is actually ridiculous. It robs me of one of the few solaces of my misery which is an opportunity to describe my symptoms; it shows a lack of intellectual sympathy which proves that

our ideas will always clash. Yet that's one of the answers everyone knows, and most people use nowadays."

"It sounds like the start of a h— of a fine conversation anyhow," said the Man with Pipe. "The art of conversation, like everything else that is admirable, is built on a nice disposition (like mine) and speaking seldom."

We left it at that.

DRESSING TABLE

BY ISABEL MORGAN

IT WAS blustery, windy . . . a day when wheels and footsteps make that peculiar dry, screaming sound as they go through the snow that tells more truly than the thermometer that the temperature has dropped below the zero mark. A day made for skiers and skaters, we thought as we stamped off the snow, opened the red door and entered the warmth of Madame Helena Rubinstein's Toronto salon on Bloor Street.

Madame herself greeted us, gowned in a steel grey lamé dress of the short cocktail type with jacket, a touch of color in a large clip of emeralds and rubies. She had come to Canada almost direct from Switzerland, and said that the climate was almost the same as that of the winter sports resorts at which she had been staying. "The women who go to Switzerland for sport never forget for one moment that the complexion is under exacting conditions, and they all oil their faces as a protection against chapping and windburn when taking part in the sports of these high altitudes. They use eye make-up and lipstick, but little or no rouge. Some of them powder over the oil, but the powder usually vanishes, leaving their faces shiny. The effect is utterly charming

and very outdoor-ish. The protection given the skin by the oil is very valuable, for it nourishes and keeps it soft and pliable, and they never look weatherbeaten when they return to the more formal life of Paris."

Complexion care is never left to chance in the upbringing of the young girl of cultured European family. It is no uncommon thing, according to Madame Rubinstein, for grandmothers to come to her European salons accompanied by granddaughters, in order that the latter may learn how to use cosmetics in the correct manner, and to give her complexion care that will keep it always youthful and lovely. This appreciation of the value of early training is considered by the smart European parent to be as essential as the cultivation of the charm and *savoir faire*, of which she herself is a past master, in the younger generation.

New Yorkers also are embarking on a curriculum of beauty care, and Madame Rubinstein tells of the groups of debs, college girls, business executives and society women, who go to her salon there for training in the use of cosmetics and skin preparations. Every member of the group is given a treatment and each step is explained in an interesting manner.

You can't leave it out of the social picture . . .

If there is one thing that marks people who discriminate apart from those who are easy to please, it's the fact that the discriminating keep to consistent standards. ¶ Conditions may come along that make it harder for these people to buy. But conditions can't change their ideas about quality. ¶ Look at McLAUGHLIN-BUICK. Its position as standard of comparison among fine cars has never been in doubt or danger for a minute. Through all the lean years it has kept its prominent place "in the picture". ¶ Now times are better . . . and McLAUGHLIN-BUICK is getting a bigger share than ever of the fine-car dollars. How big, you can judge by the fact that today's deliveries are running five times ahead of the comparable figures for last year. ¶ What's it all due to? It's because this new McLAUGHLIN-BUICK is tempered by the good old standards, but tuned to year-ahead ideas. ¶ It's styled to the newest tasteful detail, with swiftly streamlined Turret Top Bodies by Fisher. It's paced for a thrill, with smoother and more powerful Anodite-piston Straight Eight Engines. ¶ It has new, perfected Tiptoe Hydraulic Brakes; improved Knee-Action Fisher No-Draft Ventilation; refined Centre-Control shockless steering; all built around McLAUGHLIN-BUICK's proved and famous Sealed Chassis and Torque Tube Drive. ¶ These things cost more to build, but as the bed-rock of McLAUGHLIN-BUICK quality and character, they're worth it. ¶ They make it even more pleasurable, and even more meaningful, to be able to say—"I own a McLAUGHLIN-BUICK". ¶ And we suggest, there never was a better time for you to own one than today. ¶ Low prices; and a convenient 7% GMAC Payment Plan.

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CONCERNING FOOD

BY CYNTHIA BROWN

IT'S terrible to think of dear friends suffering the agonies of sunburn on Southern beaches after all the fat of choosing summer wardrobes and that long, exhausting journey down, isn't it? How we all feel for them as we sit in our airy bay windows watching the lovely crystal snowflakes obliterate the miserable little lane to the front door made by the furnace man half an hour since. *And how!* Personally I hope they are being fed stale shell fish; that's what these long, dark days are doing to one nice disposition.

But the lucky Southern hikers, thanks be, can't outdistance us when it comes to food. The best of it can nearly all be reproduced right here in spite of a below zero run of weather. At the Castle Harbor in Bermuda, for instance, the cooking is entirely continental. Go on to Hawaii and you'll get extra good curry, but you'll probably find it is made with Crosse & Blackwell's curry powder, while the sweet that follows it, tasting of rum and coconut, isn't beyond our Northern skill at all. On to the West Indies you may go for your rum punch, Creole chicken or coconut milk cocktail; well, go on if you must—we shall have them at home, and no sour grapes as an entrée, either.

The best of all pineapples, as you probably know, are supposed to grow in Hawaii. They are making their way North already, and though I suppose they do taste better on their native shores, they are good enough to write home about even after their trip. Besides, if you are stuck, you can always buy them in tins. The fancy quality in what they call rich syrup is the only buy from my point of view, for tinned pineapple is exactly like the little girl with the curl. The pineapple cocktail you always get in Hawaii is simply half unsweetened pineapple juice, and half gin, well shaken on cracked ice. If you want to reproduce their famous guava drink, you can make it with preserved guavas, too. It's done by putting guavas through a strainer, adding lemon juice, (a teaspoonful to each 3 tablespoons of guava), cracked ice and soda water, with a piece of mint put in each glass. The famous West Indies coconut cocktail is made with the milk from a fresh coconut, 2 wine glasses of brandy, 2 of Maraschino, $\frac{1}{2}$ teaspoon of Angostura bitters, and plenty of crushed ice.

Hawaiian curry sauce is famous and is made thus—this amount serving eight people. Heat a quart of milk to simmering point, but



"HILLS", St. Maurice River, P.Q. Photograph by T. C. Thompson, Montreal.

don't let it boil, and add to it the grated flesh of a whole fresh coconut, saving the milk from the nut to use later. Let this cool and stand for two hours in the refrigerator. Slice a large onion and fry it a light brown in a tablespoonful of butter, add a branch of green ginger chopped up (the Chinese sort) and a clove of garlic. Now add the milk

from the coconut and one and a half tablespoons of curry powder. (If you are using fresh tinned coconut, a cupful of chicken or veal stock can be substituted for the milk.) Stir this well and cook it for about 20 minutes, then add half a teaspoonful of brown sugar and combine this all with the milk and coconut flesh, stirring it all till it comes to a boil.

Put it all through a fine sieve, pressing the pulp to get all the juices out and thicken it over the fire with one and one-half tablespoons each of flour and corn starch, mixed first in a little of the cool liquid. Pour this over any sort of choiced and cooked meat or fish. It is particularly good on lobster, chicken or veal.

Hot boiled rice is passed with this,

and on a hors d'œuvre dish a whole flock of condiments, practically anything your little heart desires, from tiny pickled onions, grated fresh coconut, sections of lemon, chutney, chopped hard-boiled eggs to Bombay duck, that curious flaked and dried fish that is an inevitable accompaniment of smart curry. I've had this at a terribly grand Sunday night supper, and the mixture made a remarkably satisfying main course. It is eaten with a dessert spoon and fork, by the way.

SO MUCH for Hawaii. Here's a smart Bermuda method of cooking thin fillets sole, flounder, or rock fish, all to be had at a good fish shop now.

In a shallow fireproof dish melt some butter and spread on it a layer of finely chopped onion, herbs (marjoram, parsley, thyme, etc.) and the juice of half a lemon. Now put in the fillets and over them put some oysters in their juices and two mashed and scalded tomatoes. Now add 1 cup of tinned tomatoes. Now add 1 cup of white wine, cover the dish and bake for ten minutes in a fairly hot oven. Remove the sauce from the dish and cook it down to half the amount you started with. Last of all, beat into it little by little a half-pound of butter. Oh, I know it sounds a terrible amount, but this is a high style number and butter isn't an expensive item these days. When all is beaten in pour it over the fish and serve it at once.

With the fish you might serve fried sweet potatoes. Peel and slice the potatoes very thin as for chips, put them in lukewarm water for a few minutes, dry them with a cloth and fry them. Be very hot oil.

For the sweet, use fingerling potatoes, scrubbed from all soil clinging to peeling the trout with a very sharp knife and cutting out the sinews with it, two fresh-chopped banana and ripe bananas cut in slices and then separated into their natural 3 lengthwise divisions. Use fruit sugar between the layers, decorated with sliced blanched almonds and marzipan tutti frutti or grated fresh coconut and pour a wine glass of rum over the whole thing.

If, later in the evening, you think a rum punch would link you up more closely to those dear old pals down South, you can mix it in a cocktail shaker on plenty of cracked ice, using two-thirds rum to one-third of a light syrup made with sugar. Flavor it with grated nutmeg, a little lemon juice and plenty of lemon peel. It raises your spirits something wonderful, it really does.

TRAVELERS

Mr. Howard T. Falls and the Hon. Senator Ivy Falls of Peterborough, Ont., have taken up their residence in the Roxborough, Ottawa, for the session.

Lady Turner, of Winnipeg, is spending a week with her father, Dr. Charles Meiss, in Ottawa.

Mrs. W. W. Prentiss and her daughter, Mrs. Arnold Ward, left for Montreal three days ago to spend six weeks in Nassau.

Mrs. W. Y. Denton and Mrs. E. P. Holcomb, of Ottawa, have sailed to the Peninsula for the Panama Pacific cruise to California where they will spend the remainder of the winter.

Mr. and Mrs. Robert Hale have arrived in Ottawa from Vancouver and have taken up their residence in the Royal York apartments. Mr. Hale is attached to the staff of the United States Legation.

Colonel and Mrs. J. R. Macleod, of Toronto, are spending the remainder of the winter at "The Biscayne," Palm Beach, Florida.

Dr. and Mrs. McMillan, of Toronto, are spending the remainder of the winter in Ecuador.

M. and Mrs. S. H. Loring, of Toronto, are spending a few weeks in Cuba.

Mrs. Russell Soper and Miss Leora Blackburn, of Ottawa, have sailed for England.

Left, Commandant Z. H. Mills, Mrs. Mills and their two children, Ottawa, on the 20th of Dec. Miss Mills presents Mr. and Mrs. W. A. Hume in Quebec.

Mr. J. P. Bremner, who has been visiting relatives in Britain, has sailed on his return to England.

Mrs. J. W. Sedlacek and her daughter, Miss Margaret Sedlacek, of Victoria, B.C., have sailed for London, England, where Miss Sedlacek will study music and art for one year.

Mr. and Mrs. Stuart Brewster and their daughter, Miss Virginia Stuart Brewster, of Kitchissippi, Ont., have sailed for England, where Miss Brewster will study at the University of Oxford. Mr. Gerald F. W. Porter, Canadian tennis champion, will take place of this Saturday, March 10th, in the Guards' Chapel, Wellington Barracks, London.

Mr. Mervin Dunn, B.C. lawyer, has left on a trip to Africa. Mrs. Dunn is the widow of her mother-in-law, Mrs. D. A. Dunham, during its absence.

Mrs. Harold J. Kirby, of Whitby, is sailing on February 10th to spend several months in New Zealand.

Mrs. J. O. H. Petersen, who has been spending several weeks with her mother, Mrs. A. W. Lindholm, Mount Pearl, is sailing on February 10th by the Montrose Line, England, and later with son her husband, Mr. Petersen, in Copenhagen, from whence they sail on March 29th to the Diana to continue their expedition west in Greenland.

Mrs. Arthur Funnings, of Toronto, is leaving the end of January to visit her son, Mr. Romeo Smith, in California. Later Mr. Funnings will join her in New York from whence they sail for England.

Colonel J. D. Fraser, of Ottawa, was a recent guest at the Holly Inn, Pinehurst, North Carolina.

Mr. Pierre Casgrain and Mrs. Casgrain, of Montreal, have taken Mr. and Mrs. W. D. Ewings' residence in Ottawa for the parliamentary session.

Mrs. Angus McLean and her little son, Bill, have returned to Lethbridge, after spending a few weeks with the former's parents, Mr. and Mrs. S. H. Fleming, of Ottawa.

Major Wilfrid Moran, of Ottawa, has left to spend some time in Mexico.

Mrs. D. K. Worrell, of Montreal, is spending four months in Jamaica.

Miss Mary Nicholson, of Toronto, has been the guest of her uncle and aunt, Rev. Dean Sparling and Mrs. Sparling, Lexington, Kentucky.



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ENGAGEMENTS

Mrs. Caldwell Henderson of Victoria Avenue announces the engagement of her daughter, Dorothy Oliver, to Mr. Alan Wallace Bruce, son of Mrs. Wallace Bruce of Oriole Gardens, Toronto, and the late Mr. Bruce, the wedding to take place Saturday, February 22, at Central United Church.



ONE OF THE MOST HISTORIC CEREMONIES in Canada's history. H.M. King Edward VIII laid the corner-stone of what is the Heart of Canada, The Peace Tower of the Parliament Buildings in Ottawa. The former Prince of Wales is here seen during that ceremony, September 1st, 1919, and on the platform with him are the Duke of Devonshire, then Governor-General of Canada, the Duchess of Devonshire and Sir Robert Borden, Prime Minister at that time.

THE SOCIAL WORLD

ADELE M. GIANELLI, SOCIAL EDITOR

HIS MAJESTY, King Edward VIII, began his reign in the hearts of Canadians when as Prince of Wales he laid the corner-stone of the heart of Canada—that Peace Tower of the Parliament Buildings in Ottawa. It is therefore as a long familiar friend now our Sovereign, that we devotedly toast him "The King." God bless him!"

It is only following upon such a toast that the social world this week again proceeds upon the tenor of its way, certainly more pensively, undoubtedly less light-heartedly, but with minds across the sea in a fit of melancholic, clasped mutual understanding with its Monarch.

WINTER having come, spring can not be far behind and one of the bright bits of the week was the announcement that gardeners are coming—those spires of the rock garden, miniatutes of nature, with fairest of faces and longestest of names, are to enchant a February frozen audience shortly, for on February 12th Mr. Cleveland Morgan of Montreal is to address the Ontario Rock Garden Society at an open-to-the-public meeting and his subject will be *Rock Plants*. Such an expert authority as he is, will confute a garden of bloom to the winter-weariness, and Mrs. Arnold Matthews is one of the well-known Londoners blessed with a beautiful garden of her own, who is enthusiastically arranging that all flower-lovers should know that the 12th is the night at the Botany Building.

ANOTHER flood glimpse of South Africa's fascination will be Mrs. R. D. Matthews' lecture on *Travelling to Canada*, a seldom-visited Island of the tropics where the Empress of Australia called last year. The wife of the former Minister of Revenue was one of those taking that cruise and after lunch at Grace Church on January 31st she will bring that sunny island to our sun-scarred sun-sashed but with everything else the ear and mind-seize can enjoy. News of sunbeams, too, from Coronado Beach where moon beams also, Mr. and Mrs. Fred Cowan, who are at La Jolla before going on to Honolulu, were over there at a New Year party with Sir Frank and Lady Barnard, of Victoria, and never, they write, were there such glorious decorations—a scene of a floral fairland with mimic suns as well as the real one that succeeds a sun which always shines.

MRS. GEORGE BLACK, M.P., is another never far away from flowers in our mind. She has made the Yukon mission for many in her ways than by her Herbarium of flora. Now no wonders what she will find blooming in the House of Ottawa—she says, one quotes without permission, that she is going to be as meek as Moses! But what about those tablets that Moses snatched, one asks? Mrs. Black, who in her own quaint way has named her flat in Ottawa "Mystic" (not nearly so mystic as it sounds) when here for the Pleiades meeting was recalling a picture of the Queen Mother when once she saw her wearing morning robes.

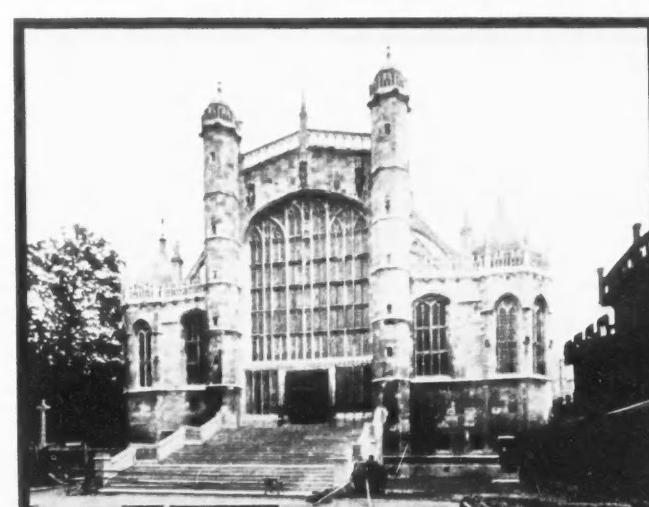
MUSIC that "goes round and round," whirling the young 1936 in its tempo of life, is but one "angle" in the music of the spheres. Another birthday party came round in the life of Sir William Mulock; it seemed to me that his guests caught something of that harmony which is the rushing, noisy force of a planet's life. One recalled those words of Henri Barbusse, "In his soul there

reigns a serenity which blends him with earth's profundity; in his action, a patience which minglest him with time; in his eye, a clearness which opens it wide and unites him with space." So it is that with Sir William's birthday, this was his ninety-second, the social world goes round and around in chromatic cycles of increasing radius and radiance.

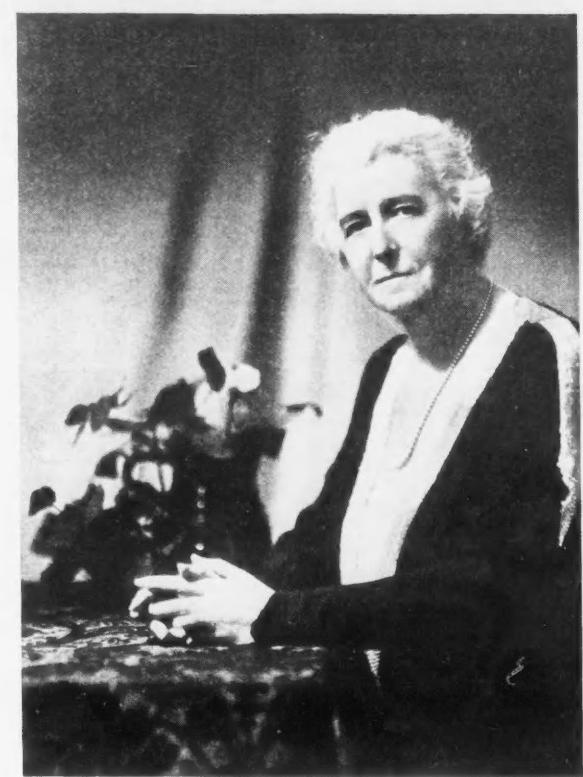
Receiving with Sir William, was Mrs. Monk whose birthdays but touch her cheeks more delicately petal-pink, the complexion of that generation are superbly *sans parfum*. A deeper rose-pink was the birthday cake which Colonel Pate Mulock carried aloft from the tea-table for Sir William to cut. Mrs. Arthur Kirkpatrick and Mrs. O'Flynn graciously greeting guests and their daughters, Mrs. Howard Burnham and Miss Kathleen O'Flynn in the dining-room, were of the family, and following Mrs. W. D. Ross and Mrs. Lionel Clarke at the tea-tables were Miss Norah Drayton and Mrs. Stanley Thomson.

With His Honor, the Lieutenant-Governor and Mrs. Bruce came Mr. Maxwell Bruce whom they must be very proud to have accompany them. If his Scotties have grown in stature as much as he has of late, they would be almost Shetland ponies, but he assured me, to my disappointment, they have not. Bishop Remond must also have been pleased to have Mrs. Remond well enough to escort again—she and Mrs. Milman were talking "Chimo" and "Pat." Chimo, having the chumming Esquimaux name for "How if you do," being one up on Mrs. Milman's terrier, Sir Robert Falconer and Major Clifford Sifton whose "talk" was on the air during that interesting League of Nations discussion were of a group in the flower-filled hall where the city's red roses and the Latin-inscribed greetings of the Supreme Court were outstanding among the gifts to this wonderful Sir William who lives in a world of his own . . . in that day, a garden of his own, one might almost say an Eden of his own, as he has reversed the order of things as he it is that proffers apples! But only to keep the Doctor away! Nevertheless that very good friend, Dr. J. H. McConnell, he was welcoming warmly, with Mrs. McConnell, and those two veterans of the Fenian Raid must have taken his health-hints, Professor Alfred Baker and Mr. J. H. Coyne who with Judge Ross, son of the late Sir George Ross, were two callers from St. Thomas.

"Madame Alderman" Mrs. Plumtree was there—during her first aldermanic broadcast did you note the remarkably youthful quality of her voice on the air? Frank Denton's thoughts were in terms of youth, a small daughter just being added to his family, and Lady Hearst was saying her thoughts were "out-of-door ones," as she has always loved snow time. Indoors, with its cold, had claimed Mrs. E. R. Wood, but flowers in place of her and Mr. Wood, called, and Sir Henry Drayton, Colonel Arthur Kirkpatrick, Mrs. Willie Mulock and Mrs. Victor Cawthra were all connection there. With the latter was Mrs. Charlie Temple and in a group of the Judiciary including Mr.



THE WEST FRONT of St. George's Chapel, Windsor, wherein, in the Albert Memorial Chapel, King George V was laid to rest. The magnificent perpendicular window of the facade is notable.

PORTRAIT BY
Violet Keene

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PROMPT ATTENTION TO OUT-OF-TOWN ORDERS

Justice Masten, Mr. Justice Clute and Mr. Justice Fisher were escorting Mrs. Clute and Mrs. Fisher. A lecture having claimed her, Mrs. H. J. Cody had not gone with President Cody to Harvad, where he was speaking, but Mrs. R. Y. Eaton, who had accompanied Colonel Eaton to Saint John, had also returned with him and they were both being served tea by pretty Miss Ridley. Mrs. Cody, a few days previously, had been pouring tea at that Glen Mawr Old Girls' meeting which Mrs. Douglas Gray had arranged at the home of her brother-in-law, Mr. R. J. Hamilton, so Mrs. F. H. Barlow was telling me that day. Mr. and Mrs. Jack Galbraith were, of course, there as were Mr. and Mrs. T. G. Russell, Mrs. John Orde and her daughter, Mrs. Pope; and Mr. George Leacock said he had just returned from visiting the famous "Stephen" whose latest contribution to the gaiety of nations is that indispensable "Hummer."

ROUND and around" again the music went with a different whirl when the Royal York's festive function was the gala opening of Geoffrey Waddington's régime at the super-dances there. A record crowd and such a jolly one for as yet the nation had not been sorned by its sorrow, and hearts and feet were light even if heads were not. In fact dimmed "heads" were very much to the fore, dancing with the lightest of them. A director of the Bank of Canada, Mr. William Black, was there from Hamilton; Mr. Dudley Dawson, banker, *perc et pbs* both there, the former in a party including Mr. and Mrs. R. R. Carr Harris and Mr. and Mrs. Dugald Gillespie; and a former president of the Manufacturers' Association, Major L. L. Antes, littérateur in his off moments, singing with the jolliest of them which included Mr. George Sweeting who was doing Fred Astaire dancing-steps on the stairs with his partner, most politely as behoves the grandson of a Bishop—but, after all, Fred Astaire is the brother-in-law of the son of a Duke. Other presidents were there, too, Mrs. Halden Meek of the Junior League, and Miss Madeleine Mara, the former president and shortly to become a bride. A sooner-bride-to-be, Miss Maybelle Forrest, was with her Judge Ian Macdonell, and any judge of terpsichorean grace could not fail to have pronounced Wes Adams and Lisa as "superb" in their floor show.

Supremely chic blondes were Miss Peggy Boulton in black tulle and Mrs. A. E. Beck in scarlet chiffon. Mrs. A. R. L. Martin and Mrs. Ewart Osborne were two other very pretty women, their husbands escorting them; Miss Peggy Waldie was one of the throng of debutantes at banquet board tables that stretched in fulsome ness over half the dance-floor of that huge dining room; and Miss Elizabeth Osborne and Mr. Charles Jennings were in a gay after-the-wedding party of Miss Betty Sandford Smith, which included Mrs. Dan Meyers, the latter's matron-of-honor.

Although Mr. William Beatty's present to his bride, Colonel and Mrs. Sandford Smith's charming daughter, Betty, was a motor-car, yet

J. N. Shenstone were hostesses. Listening to Professor Alford's address—he is that clever head of the Fine Arts Department of the University, there was an attentive coterie of people nearby me—Mrs. C. H. Mitchell, Colonel and Mrs. F. H. Deacon, Mrs. N. W. Rowell and her daughter, Mrs. Jackman, Mrs. J. H. McConnell, Mrs. F. G. Marriott and Miss Priscilla Band, Mr. and Mrs. C. S. Band's attractive daughter, was one of the tea assistants, or one should really say "coffee" assistants. Others with her included Miss Suzanne Curley, Miss Sylvia Hahn, Miss Djeanne Macellar, Miss Beverley Barber and Miss Dorothy Seixas.

WINNIPEG

WITH the temperature zooming downward, one writes with envy of their lucky friends who are packing smart bathing suits, airy chiffons and crisp linens, preparatory to flitting southward. There are compensations with our winter sports. For instance, last Sunday it was my good luck to be invited to go for an old-fashioned sleigh drive with the Victor Siftons. Four prancing steeds, jingling bells, buffalo robes tucked around us and billowing out behind, all added to the enjoyment. We went through lovely Assiniboine Park which was full of skiers and snowshoers.

Skiing is a most popular sport even though Winnipeg does not boast of mountains. However, many congenial little parties week-end at La Riviere, a couple of hours' train ride from town, where there are some wonderful runs. Mr. and Mrs. Oscar McBean and Mr. and Mrs. Sanford Holland are making it their week-end rendezvous.

Our two representatives from the Winter Club, Miss Audrey Garland and Mr. Fraser Sweatman—have left to try for the pairs skating championship at the Olympics. They were given a rousing send-off.

Mr. and Mrs. E. E. Henderson left recently to spend the next six weeks cruising; they plan on spending most of their time in Bermuda and Barbados. Mr. and Mrs. Athol McBean are leaving also for the South. They will stay in Nassau for a while and later go on to Jamaica. Mr. W. H. McWilliams and two of his granddaughters, Jean and Rosemary, are leaving shortly to spend ten days in Honolulu, returning via San Francisco from where they plan on motoring to Pebble Beach, where they will spend some weeks. Mrs. C. G. Carruthers and Miss Janet are going by motor to Arizona where they will spend the balance of the winter. So it goes. And Mr. Justice and Mrs. Dennistoun are en route to Honolulu.

Miss George W. Allan has opened her winter cabin at the Lake of the Woods. Mr. and Mrs. J. D. Ruttan were two of her guests.

Quite an amusing "No Host Stunt" party was held at Manitoba Club when music, recitations, old-fashioned lantern slides and "smeller drama" entertained for a couple of hours. Among those participating were Mr. and Mrs. Johnny Rogers, who put on a most amusing imitation of tight-rope walkers; a hillbilly band—Messrs. W. A. Smith, Charles Hunting, J. D. Ruttan, Frank Nokes and Brian Ireland was excellent. Mrs. Cecil Clifford, Mrs. Garth Morse, Mrs. Charles Hunting and Mr. Nokes on two pianos were encored again and again. Mrs. Wm. A. Smith and Mr. Cecil Clifford supplied the melodrama. Several dinners preceded the party. Mrs. E. W. Kineland entertained a group of twelve as did Mr. C. S. Gunn. Mrs. C. C. Balfour and Mrs. Gordon Ritchie were also dinner hostesses.

Mr. and Mrs. Hugh Moncrieff entertained at a most delightful dance at Manitoba Club the other evening in honor of their daughter, Jean, a debutante of this season and it was one of the folliest of the season, coming after the Christmas festivities had died down.



A DESCENDANT of Josephine de Beauharnais, The Countess de St. Cyr snapped on board the Cunard White Star liner Ascania en route to Martinique where she was invited to be guest of honor at a tercentenary celebration at Fort de France. The Countess is an artist with studios in Paris and New York. —Photo by Cunard White Star.

Mrs. Charles M. Taylor entertained at a shower in honor of Mrs. D. A. B. Murray, a recent bride. Mrs. Hugh Osler was there and was expecting Mrs. Anthony Hinkle (the former "K" Peters) of Boston shortly to be her guest for a few days en route to Victoria where she is to visit relatives. Mrs. Fletcher Andrews entertained at a delightfully planned tea the other afternoon complimentary to Mrs. D. J. McLaughlin, a recent bride from Regina, and Miss Ann McLaughlin, a debutante of this winter, a daughter of Mr. and Mrs. Douglas McLaughlin.

GARRY.

SAINT JOHN

Miniature fir trees were effectively used as table decorations at the numerous dinner parties of the festive season. When the Lieutenant-Governor and Mrs. McLaren entertained at dinner at Government House, a tiny tree surrounded by sprays of holly graced the centre of the table. Their guests were Mr. and Mrs. Cortlandt A. Robinson, Rev. and Mrs. C. J. St. Clair Jeans, Mr. and Mrs. D. L. McLaren, Mrs. W. L. Caldwell, the Misses C. J. and S. B. McLaren, Miss Jean McAvity, Miss Margaret McLaren, Emon Charles von Tresckow and John McLaren.

Dr. and Mrs. Walter W. White were among other hosts and hostesses. Their table was decorated by a silver urn of matching flowers flanked by small silver Christmas trees trimmed with silver ornaments and placed on a reflector, which was encircled by sparkling artificial snow. Green bombons and boutonnieres of mistletoe and holly marked the places of their sixteen guests, and the table was lighted by tall green tapers in silver candlesticks.

A miniature Canadian Christmas scene representing an ice-covered lake with a Christmas tree and a yule log containing appropriate favors for the guests centred the table when Mr. and Mrs. H. O. Clark

entertained at "Hillcrest."

The charming and popular bride, Miss Margaret Tilley, had been entertained extensively before her marriage. Miss Margaret McLaren entertained in her honor at bridge at Government House, Miss Barbara Jack was hostess at a dinner bridge for her on another evening, and a delightfully arranged tea was given by Mrs. F. Patterson Combe—to mention just a few of the most recent parties in Miss Tilley's honor. Mr. and Mrs. E. B. Harley also entertained at tea in honor of Miss Tilley and Captain Mears, who were also guests of honor at a tea given by Mr. and Mrs. R. Hugh Bruce. Mrs. Gertrude E. Ross was among other hostesses who entertained in their honor. Miss Tilley and Captain Mears were also guests at Government House where the Lieutenant-Governor and Mrs. Murray McLaren gave a luncheon in their honor, and Mr. and Mrs. Frederick Mortimer Rothesay, entertained at dinner for them. My account of that lovely wedding is in a separate article.

An autumn bride, Mrs. James L. McAvity, Jr., formerly Miss Helen Ritchie of Montreal, received recently for the first time since her marriage. An attractive picture in her wedding gown of white chiffon velvet and carrying an arm bouquet of sweetheart roses, Mrs. McAvity was assisted in receiving by her husband's mother, Mrs. James L. McAvity, and her grandmother, Mrs. J. D. Weldon of Sheldene Roses centred the tea table which was presided over by Mrs. G. Clifford McAvity and Mrs. Gerald G. Austin. Mrs. George W. Ramsay, Mrs. Donald Turnbull and Miss Jane Crosby assisted in serving.

The Most Reverend Derwyn Trevor Owen, Bishop of Toronto and Primate of all Canada, and Right Reverend John Hackney, Bishop of Nova Scotia, were guests of the clergy at The Deanery of Saint John at a luncheon at the Royal Hotel. The Reverend and Mrs. T. H. Stewart gave an informal reception at St. John's (Stone) Church rectory in honor of the Bishop of Toronto, who was their guest during his visit. The Warden of St. John's Church, Mr. Henry F. Morrissey, and Mrs. Morrissey entertained at dinner in honor of Bishop Owen, and Mrs. James F. Robertson was hostess at a tea in his honor.

The out-of-town guests included Mr. and Mrs. Harvey B. Henwood, Mr. Robert Henwood and Mr. and Mrs. Britton Osler, of Toronto. Miss Betty Faquier and Miss Rosamond Macoun, of Ottawa; Dr. and Mrs. James Elliott, Mrs. Geoffrey Scott and Miss Pauline Scott, of Quebec.

Mrs. Robertson also entertained at tea recently for Miss Elizabeth Gilbert of London, England, who is visiting the Misses Gilbert. Miss Kaye was another hostess for Miss Gilbert. And Mr. and Mrs. J. D. McKenna entertained for other out-of-town visitors. Mr. and Mrs. J. M. Crookshank of Nassau, Bahamas.

There have been a number of parties in honor of Mrs. R. Y. Eaton of Toronto, who was visiting her sister, Mrs. Arthur N. Carter, and Mr. Carter. Among her recent hostesses were Mrs. D. King Hazen, Mrs. D. C. MacLeod, Mrs. John R. Gale and Mrs. J. D. P. Lewis. Mrs. Carter was hostess at an informal tea last week-end for her sister, Colonel R. Y. Eaton was also a guest of Mr. and Mrs. Carter.

Mrs. A. S. W. White and her little daughters, Jean and Ann, left recently to join Mr. White in Montreal, where they will in future reside. Popular members of the young married set, Mr. and Mrs. White will be greatly missed by a host of friends in Saint John. Mrs. White is a talented artist and was a prominent member of the Saint John Art Club. Her little daughter, Jean, with little Judy MacKenzie, daughter of Mrs. Henry P. MacKenzie of Halifax, sister of the bride, were the flower girls at the wedding of Miss Margaret Tilley to Captain Mears. The children looked adorable in their quaint Kate Greenaway frocks of golden lace with wide sashes of crimson velvet.

Mrs. White and Captain and Mrs. Charles Chauveau were honor guests at a dinner given by Mr. and Mrs. H. H. McLean at "Duart Hall," their residence in Rethesay. Mrs. R. A. Hughes gave an informal bridge for Mrs. White and Mrs. Chauveau recently. On Sunday afternoon Mr. and Mrs. Percy Streeter entertained delightfully at tea for Mrs. White. Later in the week Mrs. Charles Chauveau and Mrs. H. O. Clark were her hostesses at tea.

Miss Margaret Boucher, who has

been visiting her aunt, Mrs. L. P. D. Tilley at "Carleton House," has returned to London, Ont. Prior to her departure Miss Dorothea Schofield entertained at bridge for her. Miss Janice Harrison also gave a bridge recently for Miss Boucher and Miss Barbara Macdonald of Toronto.

ATLANTA.

MARRIAGES

MR. and Mrs. Howard M. Christensen of Westmount, Quebec, announce that the marriage of their second daughter, Dorothy Aileen, to Mr. James Orr Clark, son of the late Mr. Hugh Clark and of Mrs. Clark of Smith's Falls, Ontario, is taking place very quietly on Friday, January the thirty-first at the home of the bride's parents in Westmount.

THE marriage was solemnized in St. Paul's (Valley) Church, Saint John, N.B., of Alma Kathleen (Peggy), only daughter of Mrs. Parsons and the late Brigadier L. L. R. Parsons, C.M.G., D.S.O., former officer commanding Military District No. 7, to Mr. Donald Embree Jarvis Bostwick, younger son of Mrs. Bostwick and the late C. M. Bostwick, of Saint John. Rev. W. H. Moorhead, the rector, performed the ceremony. The church was decorated with palms and ferns and long stemmed Calla lilies.

Given in marriage by her brother, Mr. R. H. Parsons, the bride wore a gown of ivory satin. Her veil of ivory tulle arranged around a halo coronet of orange blossoms fell in graceful folds beyond her train. She carried an arm bouquet of Calla lilies. Mrs. James L. McAvity, Jr., cousin of the bride, was her only attendant, wearing pimento red crepe and beret of silver cloth with belt and slippers to match.

Immediately after the ceremony an informal reception was held at the home of the bride's mother when only relatives and intimate friends were present. Mrs. Parsons, mother of the bride, was wearing black chiffon velvet and a small black Gainsborough model hat with black and white feather trimming. Mrs. J. D. Weldon, of Sheldene, grandmother of the bride, wore black satin with powder blue trimmings, and scarf of Carrickmacross lace; and Mrs. Bostwick, mother of the bridegroom, midnight blue cut velvet and mink furs.

THE marriage of Helen Marquis, daughter of Mr. and Mrs. Frank Storry Stocking, Montreal, to Mr. John Selater Louson, son of the late Mr. and Mrs. William Steele Louson of Charlottetown, P.E.I., took place at Knox Crescent Church, the Rev. David Scott officiating. Palms and ferns with pink azaleas and daffodils in pots formed the church decorations, with bunches of spring flowers marking the guest pews. Mrs. T. I. Hoen was her sister's matron of honor and only attendant. Mr. Francis Gill acted as best man for the bridegroom and the ushers were Dr. James Elliott, brother-in-law of the bridegroom; Dr. T. I. Hoen, brother-in-law of the bride; Mr. Dennis Black and Mr. George Finley.

The bride, who was given away by her father, wore a model gown of white transparent velvet, over pink chiffon. A short tulle veil, worn over her face, was held in place by a wreath of orange blossoms. She carried a bouquet of freesias and orchids. The matron of honor was in a pale grey model gown of georgette, with a sash of pencil blue and flame chiffon forming a short train. Her halo hat was of grey to match, and she carried flame-colored roses. Mrs. Stocking, the bride's mother, wore pencil blue crepe with a hat to match, and carried roses. Mrs. G. Horsey Townsend, aunt of the bride, wore green chiffon with black hat and accessories.

A reception followed the ceremony at the home of the bride's aunt, Mrs. G. Horsey Townsend. Mr. and Mrs. Louson later sailed for Nassau, the Bahamas.

The out-of-town guests included Mr. and Mrs. Harvey B. Henwood, Mr. Robert Henwood, and Mr. and Mrs. Britton Osler, of Toronto. Miss Betty Faquier and Miss Rosamond Macoun, of Ottawa; Dr. and Mrs. James Elliott, Mrs. Geoffrey Scott and Miss Pauline Scott, of Quebec.

TRAVELERS

Captain and the Hon. Mrs. B. F. Fairfax Lucy, son-in-law and daughter of Their Excellencies, the Governor-General and Lady Tweedsmuir, who have been visiting Their Excellencies at Government House, Ottawa, have sailed from New York in the Majestic on their return to England.

Mr. and Mrs. Allan Wade, of London, England, who have been the guests of Colonel H. C. Osborne in Ottawa, have left for Victoria, B.C. Mr. Wade is the adjudicator of the Dominion Drama Festival.

Mr. and Mrs. Frank Seere, Toronto, have returned home after spending a month in Bermuda.

GOWER-REES

(Continued from Page 11)

looks closely at whatever subject might be submitted to his inspection and to look at it on all sides. He regards the Church as having other functions besides the preservation of dogma and the perpetuation of ecclesiastical institutions; he regards it as God's instrument for the elevation and redemption of mankind, and directly concerned with everything that pertains to the moral elevation of the human race. He addresses himself to the real wants of humanity, its actual spiritual and moral necessities. He accepts as divine the revelations of God, wherever they are to be found and however they might be disclosed. In these times such men are sorely needed.

NOTWITHSTANDING the swelling tides of alien populations and the swiftly changing conditions of Montreal, St. George's has grown and prospered abundantly until today it is a bulwark of righteousness, a shrine of faith and a throne of power, in the metropolitan city of Canada. The parish celebrated its 90th anniversary on Sunday, 1st of October, 1933, when the

The Shoe of the Month

Simpson's

Fashion Achievement

From the Collection of Palter de Liso Copies

A tradition of beauty... symmetry... and grace—conceived by an artist and executed by a master, Palter de Liso shoes pay tribute in simplicity of finish—in perfection of detail.

So we present the Shoe of the Month—slim and lovely in gabardine... in suede... in linen—in the shades of the hour—with its modern square toe—it's stitched couturier bow, its flat or high heel.

IN GABARDINE—black with patent trimming; blue, brown or grey with matching kid trimming.

IN SUEDE—black with patent trimming; rust or grey with matching kid trimming.

IN LINEN—white with patent trimming.

An authorized copy of Palter de Liso Shoes at \$10.

SIMPSON'S—SECOND FLOOR

Bishop of Montreal announced the appointment of its Rector, the Canon Gower-Rees, to be Archdeacon of St. Andrews and Clarendon. The Archdeacon was married in 1911, to Miss S. E. Atkinson-Jowett, of Clock House, one of the oldest estates in Braintree. The Manor House was built in 1599. Mrs. Gower-Rees is the sister of the present holder of the Estate. In her quiet and unostentatious way she has given valuable support to her husband in his successful ministry. They have three brilliant and attractive daughters.

And what of the Archdeacon's "Archdeaconship"? He is not an Anglo-Catholic, yet he understands them and is fond of them in proportion to their sincerity and their love. He is not in



MR. AND MRS. WILLIAM L. BEATTY, of Toronto, the bride formerly Miss Betty Sandford Smith, daughter of Colonel and Mrs. Sandford Smith, Toronto. Mr. Beatty is the son of Mrs. Beatty and the late H. W. Beatty.



FOUR DEBUTANTES of the Toronto season. Upper, left: Miss Eleanor Temple, daughter of Mr. and Mrs. William M. Temple; right: Miss Anne Radcliffe, daughter of Mrs. W. E. Radcliffe. Photos by Kennedy. Lower, left: Miss Edith Kirk, daughter of Mr. and Mrs. C. A. Kirk and granddaughter of the late Samuel Nordheimer, Esq., of Glenelvyn. Photo by Kennedy; right: Miss Esme Pattison, daughter of Mr. and Mrs. A. J. Pattison. Photo by Ashley & Crippen.

Dainty refreshments
QUICKLY PREPARED WITH
Vita-Weat
THE BRITISH CRISPBREAD

Delicious, crisp, thin, whole wheat wafers — appetizing with or without butter and much favoured for "open-faced" sandwiches.



Behind that smile a shadow lurks . . .



You gone now, but the shadow may
feel time but the shadow is there nevertheless
waiting to blight your smile and beauty.

Check this "deadline". Food toothpaste
smoothes wrinkles with Forhan's
thin tooth paste that protects the
gums as it cleans the teeth. Brush
your teeth and minimize time gained
with its twice daily. And root your
dental worries.

Originated by Dr. R. J. Forhan, for 26 years a practicing specialist,
Forhan's contains fine special ingredients long used by dentists everywhere
but the care of the gums.

There's no poison of prevention
in every tube of Forhan's, a pleasant
and effective tooth paste. At all
drug stores.

Forhan's

The original tooth paste
for GUMS and TEETH

**THIS NATURAL FOOD
GENTLY REGULATES
YOUR SYSTEM**

Furnishes Needed "Bulk" for
Regular Habits

Your doctor will tell you that
having healthy depends far more
on proper diet than on drugs, that
constipation is usually due to insufficient "bulk" in meals, and
that certain medicines give you only
temporary relief.

Kellogg's **ALL-BRAN** supplies
nearly **natural** "bulk" which
insures regularity and prevents
constipation. It is the best food
for the colon.

Careful studies on men and women
have shown that this delicious
cereal is perfectly satisfactory.
Serve **ALL-BRAN** regularly for
regularity, with milk or cream—or use
in cooking.

Two tablespoonsfuls daily are
usually sufficient. **ALL-BRAN** is
much more effective than part-bran
products. Avoid disappointment—
get **Kellogg's All-Bran** at your
grocer's. Made by Kellogg in Lon-
don, Ontario.

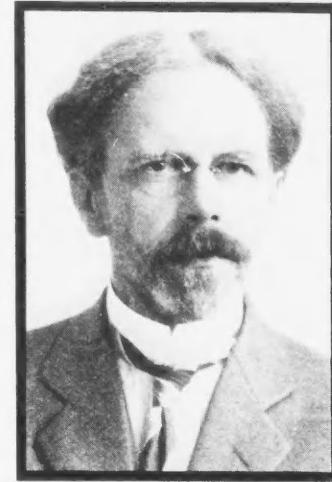
*Constipation due to insufficient "bulk".

People Who Do Things

NOT many Canadians have the intimate knowledge of the feathered inhabitants of the Dominion possessed by P. A. Taverner, for the past quarter of a century Ornithologist of the National Museum of Canada, Ottawa, whose recent delightfully comprehensive work, "The Birds of Canada," has called forth many admiring comments from bird lovers and others.

Born at Guelph, Ont., the son of a theatrical family, his mother being Ida Van Cortland, a talented player well known in the United States and Canada in the latter part of the last century, Mr. Taverner's somewhat unsettled boyhood was spent in various towns on both sides of the border. His interest in bird life was first aroused by the exhibits in the University Museum at Ann Arbor, Michigan, where he was attending public school, and he admits that his homework suffered much in consequence. He used to spend many hours in the taxidermists' workrooms, and in endeavoring to emulate them he shot birds which he stuffed with the help of a sympathetic member of the museum staff. Leaving school at an early age to enter an architect's office, he eventually adopted that profession, designing many large office buildings in Detroit and other cities, although all his available leisure time was spent in studying bird life and collecting specimens. It was not, however, until 1895 that his studies took a definite scientific trend, which owes to the encouragement of J. H. Fleming, of Toronto, owner of the largest private collection of wild birds in North America, and until recently president of the American Ornithologists' Union. In 1905 Mr. Taverner organized the first systematic method of bird banding, when he made his bands and distributed them to other ornithologists in various parts of North America, with such success that a similar method has since been adopted on a considerably larger scale by the United States and Canadian governments.

He was appointed to the staff of the National Museum in Canada in 1910 and since that time he has explored many little-known portions of the Dominion in the quest for specimens. He accompanied the Eastern Canadian



R. MELDRUM STEWART

antiquated compared with present standards, for it was part of his duties to take observations with a three-inch telescope, in an old building overlooking the Ottawa River and to organize an experimental time service from the basement of the Supreme Court building. To his great satisfaction he moved into the Dominion Observatory upon the completion of that well equipped building in 1905, and nineteen years later he was selected to succeed the late Dr. Otto Klotz as chief of the Astronomical branch.

Under his direction the charting of the heavens proceeds year after year in co-operation with national observatories in other countries of the world, the sun is studied in connection with the forecast of meteorological conditions, and a magnetic survey of the country is made for the guidance of surveyors and mariners. One of the recent remarkable developments is gravity prospecting for minerals undertaken in co-operation with the Geological Survey and the Ontario Research Foundation.

Mr. Stewart receives numbers of communications every year from people suggesting new theories of the universe propounding abstruse mathematical problems and asking curious questions about the stars in their courses. One of the most interesting of these was from a twelve-year-old Toronto school boy who wanted to know why if the world was round, a vessel setting out from Quebec would not be "upside down" by the time it reached Patagonia. The young student confessed he was by no means satisfied with his teacher's explanation, and he desired information from a higher authority. The concise and courteous reply of a Dominion Astronomer to a Canadian school boy with regard to a momentous question is worthy of being quoted. "Dear Master Blank," wrote Mr. Stewart, "I think your difficulty comes from the fact that you have not realized or perhaps have not stopped to think what 'upside down' and 'upright' really mean. There is no such thing as 'up' or 'down' except in relation to the earth. 'Down' means the direction followed by a falling body, and since the falling of a body is caused by the attraction of the earth, 'down' means toward the centre of the earth on whatever part of the earth we may be. On the other hand 'up' means the opposite direction or away from the centre of the earth. Since all our sensations of up and down are controlled by the above facts, it is obvious that if we were in South America 'down' would mean to us a direction really quite different from the direction 'down' here in Canada, though we would not realize that these directions were different, since there would be nothing to inform us of that fact except the position of the stars."

In view of such a lucid explanation of a baffling problem it is perhaps not unnatural that Mr. Stewart should be a popular lecturer on Astronomy and kindred subjects and he has even had the temerity to address his audience on Relativity, of which he has made a special study. It was a bitter disappointment to him that a party under his leadership which entered in the International Congress in 1932, for the purpose of making observations of the total eclipse of the sun failed in their objective owing to clouds obscuring the sun. In spite of their failure, however, he recalls that a neighboring French Canadian farmer, from whom

he purchased a dozen pigeons, many of his birds from them soon became possessed of genuine astrophysics. He is also an expert shot gunner, the unerring birdman in his get-up always striving to hit the starlings in the river of flowers he sows with its delightful fly-pecking society. He is a vertebrate zoologist and author of the Ottawa Field Naturalist Club.

Mr. Taverner is a keen photographer, many of his pictures of moon birds have won him some international recognition among aviators.

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SECTION III

SATURDAY NIGHT

BUSINESS

» FINANCE

» GOLD & DROSS

» INSURANCE

» THE MARKET

*Safety for
the Investor*

TORONTO, CANADA, FEBRUARY 1, 1936

P. M. Richards,
Financial Editor

ADVERTISING LAW HOLDS THREAT TO BUSINESS

Amendment to Criminal Code Requires Impracticable Prior Test of Quality of Advertised Goods and Threatens to Penalize Owners of Established Trade Names

BY DALTON J. LITTLE

ADVERTISING has a very definite place in our commercial life and is so closely associated with actual selling that it is recognized as a part of the sales effort. Advertising in relation to merchandising has been likened to floodlighting by no less a personage than H.R.H. Prince George, brother of our new sovereign, King Edward VIII, who is himself regarded as a very able salesman.

The importance of truth in advertising was stressed by the King's youngest brother when he addressed the National Advertising Benevolent Society of London over five years ago. He had sought some symbol of advertising, and told the advertising men assembled that as he drove down the Mall a tall building suddenly emerged from the darkness into brilliant illumination.

After referring to the floodlighting of the work and services of man so that each article so revealed was made better known, and more keenly desired, the Prince said, "My first impression from this thought was the importance of truth in advertising, for it would be useless to turn a 'floodlight' on to any article which cannot stand this searching fact. At the same time, it is obvious that any article that stands this test must be a good one, and a credit to the maker who recommends it and whose name it bears."

Successful business men know that it pays to advertise, and they also realize that if they want to stay in business they cannot afford to make misstatements in their advertising message or appeal. Particularly is this so in relation to the advertising of products in common use which the users can themselves test. It is also a fact, however, that some producers of goods make extravagant claims as to performance, efficacy or length of life in their advertising copy.

THE statutes of Canada have long provided for the prosecution of persons guilty of making false claims in advertising, but even in the face of such provisions of the criminal code there are still instances of statements printed on labels of packages, and in display advertisements appearing in publications and other advertising media, which are

not entirely true. They are not literally true. We have now a new amendment to the criminal code which makes it a crime for anyone to publish or cause to be published any advertisement containing any statement or guarantee of the performance, efficacy or length of life of any product for the purpose of promoting its sale unless such statement is based upon an adequate and proper test of the product previously made by the National Research Council, or other public department having the

facilities for testing. This amendment to the criminal code is known as Section 406, Subsection 3, and it came into force January 1st, 1936.

It should be noted that this new subsection of the criminal code, although it forms part of the law dealing with false advertising, does not of itself deal specifically with false advertising. The point made by the amendment in question is that all advertising claims for products on sale must be literally in

(Continued on Page 24)



AMERICAN business, which had gradually been coming to believe in the reality of business recovery, has been considerably upset by recent political developments affecting business accompanied by a slowing down of the pace of business recovery. The passage of the soldiers' bonus, the possibility of other enactments of an inflationary nature, the admission by Secretary of the Treasury Morgenthau that the national budget is far more seriously unbalanced than Mr. Roosevelt's budget presentation had indicated, the further decline in the price of silver, and the resignation of T. Jefferson Coolidge as Under-Secretary of the Treasury because of disagreement with the Administration's financial policies, have naturally been decidedly unsettling to business.

PARTICULARLY disturbing to more conservative-minded observers were Mr. Morgenthau's recent statements to the Senate Finance Committee regarding the effects of payment of the soldiers' bonus on the budget. Assuming that \$2,000,000,000 will be required for the bonus and an equal amount for new relief appropriations, also that the new law to replace A.A.A. will be just as expensive as the old one, Mr. Morgenthau's figures indicated that the 1936-37 budget deficit would be \$5,065,000,000 instead of Roosevelt's \$518,000,000. Dealing with the problem of the actual financing of the Government's requirements between now and July 1, 1937, the Secretary of the Treasury intimated that the refunding of maturing obligations would call for \$8,800,000,000 and that new loans to pay the 1937 deficit would amount to \$5,500,000,000, making a total of \$11,300,000,000 to be raised in 17 months. A member of the Senate Committee asked: "What would be the effect on the economic structure of the Government if you should be unable to sell bonds or short-term notes to the necessary amount?" Mr. Morgenthau replied: "The minute I cannot raise the money required to finance the Government, that minute you will have complete chaos."



PRICE REGULATION PLANS AND THE CONSUMER

Any Marketing Scheme That Fails to Consider Welfare of Consumer as Well as Producer Is Foredoomed to Fail—Consumer Renders Final Judgment on Regulation

BY F. C. PICKWELL

Manager of Saturday Night's Winnipeg Bureau

THE court of public opinion can generally be relied on to render a sane judgment, if presented with the facts. That was evidenced in the Assiniboia by-election, when Hon. Mr. Gardner, Federal Minister of Agriculture, was endorsed by his new constituents. Premier and cabinet minister in Saskatchewan for many years, it was logical to assume he would be returned by acclamation. Such was the local attitude of Conservative officials, but some ambitious elements conceived other plans, and lined up William Irvine (defeated in Alberta) as a C.C.F. oratorical defender of agrarian "Eco-Comics."

Certain politicians tried vainly to convince the electorate that the wheat marketing operations of Mr. Bennett and his wheat board had been an outstanding success. Since the new government takes a different view the Opposition endeavored to make it a vote-getting issue. Mr. McFarland and his colleagues had been badly treated, they said, when replaced by another board with sounder and more aggressive sales ideas. After listening to amazing and distorted arguments used by experimental demagogues, a large majority of the prairie farmers concluded it was time to return to some form of economic sanity.

Canadian taxpayers will be relieved at a timely display of businesslike action in connection with our wheat surplus. It was officially announced by Mr. Gardner during the campaign that the new board sold approximately 60,000,000 bushels during their first month in office with little price-depressing effect on the market. That is refreshing news. What chance for such a development would there have been with the price-controlling old board? They had many opportunities, but invariably missed the boat. It was time for a change, and it did not come too soon.

The new wheat board has made an excellent start. The members are of an experienced and practical type that will not miss many opportunities to keep Canadian wheat flowing through the British and other markets. Diplomatic missionary work will be necessary to regain the foreign goodwill which proved an unfortunate handicap in recent years, when pool-inspired officialdom presumed to speak for Canada. A gratifying reaction is now apparent.

Misfortune in the Argentine gave us a lucky break, and is now being taken advantage of in the hope of reducing our carryover to more normal proportions before the crop year ends. That will require the energetic co-operation of every available wheat-growing organization, at home and abroad. Instead of posing as prophets (and poor ones at that) the new wheat board feels its main job is to sell Canadian wheat.

OPPOSITION campaigners in Assiniboia also accused the present government of refusing to carry out the arrangements made with Mr. Bennett and the old wheat board on the eve of last election for paying pool members the balance claimed to be due them on the 1935 crop. Pool leaders broadcast the glad tidings to their members just prior to October 14, as one tangible reason why Mr. Bennett should be supported. This development provided a perfect illustration of political susceptibility to articulate organized pressure. The amount at stake was said to be \$8,262,435—quite a juicy melon.

This large sum presumably was the difference in price (or profits) of wheat taken over from the Pool Central Sales Agency in 1930 by the federal government agent, and prevailing market quotations (or prospects) early in October. Before the special handout could be passed around, a new government took office. How any sane body of business men or statesmen could figure out such a profit remains one of many political enigmas. No doubt government auditors have since been trying to figure it out.

According to evidence given at Ottawa by the Canadian Co-operative Wheat Producers' treasurer, the seventy-six million bushels of pool wheat in question stood at 60.5 cents per bushel on August 1st, 1931. It is still unsold. When the Ottawa committee met last summer the "stabilized" carrying charges had boosted the cost to \$1.05 per bushel. The fixed minimum price is 87½, and recent market quotations have been running lower, so who was providing the eight million dollars and on what basis, aside from political influences? Canadian taxpayers will await the final judgment with interest.

(Continued on Page 22)

WHILE most people in the U.S. have not yet regarded the possibility of currency inflation very seriously, watchers in other countries are doing so, more especially those who have been through the process themselves. In the last two weeks there has been considerable repatriation of funds by Europeans and heavy selling by Chinese interests of dollar exchange obtained from sales of silver to the United States. The Chinese, fearing direct inflation in the U.S., have been switching to sterling. But the Whaley-Eaton Service of Washington asserts that the outflow of British and European funds is only temporary. Conservative London quarters are confident, it says, that the momentum of economic expansion in the United States is too great to be retarded by present uncertainties. Personally we believe that the latter attitude is sound, but we are inclined to think also that the condition of uncertainty referred to is likely to exist for a considerable time to come, probably until the presidential election is disposed of next November. This suggests that the course of economic recovery may be far from smooth between now and then.

HOWEVER, when the subject is public finance and the servicing of debt, Canadians can find plenty to occupy their attention right at home. Our own public debt totals about \$7,100,000,000 at the present time. Domestic and provincial—including guarantees and municipalities—and the annual interest thereon is about \$800,000,000. And these are the approximate figures for funded debts only, and do not include other large liabilities in treasury bills, accounts payable, post office deposits, etc. These are big figures for a population of only 11 millions. Can we carry that burden of debt without a considerable increase in national income? Where is that increase to come from?

J. A. McLEOD, President of the Bank of Nova Scotia, indicated the answer to that question in his recent annual address to shareholders when he pointed to the close relationship between the value of Canada's export trade and the national income and went on to say that since 1918 changes in the national income have been from two to four times as great in dollar values as the corresponding variations in export trade. "There is ground for belief," he said, "that if exports could be increased by another \$300,000,000, a further expansion of perhaps as much as \$800,000,000 would be achieved in the national income. And as there is little which Canada may do to increase the prices of her exports, determined as they are by international conditions of supply and demand, efforts must be directed to enlarging the volume of our sales abroad." After discussing the extent and direction of the recent expansion of exports and considering the prospects for further revival, Mr. McLeod concluded that Canada's hopes for enlarged exports must centre upon the United States and Empire markets and to no small extent upon prospects for further economic recovery in those countries.

BUSINESS AND MARKET FORECAST

BY HARUSPEX

DOW JONES AVERAGES—NEW YORK STOCK MARKET

	INDUSTRIALS	RAILS
July 8-32	41.22	13.28
Oct. 21-35	83.64	27.31
Nov. 19-35	148.44	41.84
Dec. 19-35	147.30	44.61
Dec. 19-35	138.94	39.39
	2,460,000 shares	
	2,270,000 shares	

Average daily volume—6 days ending January 20th

Average daily volume—6 days ending January 27th

THE PRIMARY TREND OF STOCK PRICES HAS BEEN UPWARD SINCE JULY 1932.

The market is valiantly trying to disclose the answer to the question in many minds, and that is: can we maintain the present pace of business recovery? Are stock prices too high, and is the market correction which usually follows a long upward movement imminent? May I suggest that you keep your eye on that high point of November 19th, INDUSTRIALS 118.44. If there is an emphatic push over this figure, with daily market volume on a rising scale, we may witness an advance that might run to 160, before the market may again become vulnerable to a sell-off.

As for stock values—in March 1935 thirty representative American investment stocks were selling at about seventeen times their 1935 earnings per share. They are now selling about twenty-one times their 1935 earnings per share. Is this too high? What do you think? How do your own holdings rate with this in comparison?

N. 10



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102A

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We maintain active trading departments specializing in listed and unlisted Canadian mining and industrial securities.

Our statistical staff would be pleased to answer inquiries regarding all classes of securities.

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Assets exceed \$69,000,000.

GOLD & DROSS

POWER CORPORATION COMMON

Editor, Gold & Dross:

I am interested in the common stock of Power Corporation of Canada as a current speculation. I have some funds on which I don't particularly need an immediate return and I understand that Power Corporation is doing much better. I am told that earnings in the last fiscal year showed a sharp gain as applied to the common and I understand that power output of the subsidiaries has been steadily gaining during the current period. Your comments on the wisdom of buying some of the common for holding would be appreciated. Are there any particular factors with regard to this common with which an investor should be familiar? Thanks.

R. F. B., Ottawa, Ont.

Personally I think that Power Corporation of Canada common is quite a fair speculative buy at around the present levels for longer-term holding.

Since it is a holding company, the buyer of Power Corporation obtains an interest in a number of leading power companies operating across the country and thus seems to me to be more assured of benefiting by a general increase of industrial activity than he would if he bought into a single power company. Another point in connection with Power Corporation is that this company has a heavy senior capitalization. In a period of declining earnings this is, of course, an argument against common stock participation, but in a period of rising earnings, as we are now in, obviously the reverse is true. For example, while the annual report of Power Corporation for the fiscal year ended June 30th, 1935, showed gross revenue up scarcely more than 1 per cent. from the previous year, net earnings available to common stock improved over 44 per cent. Partly this was due to lower expenses, taxes, and interest, which made a gain in net of \$58,377, with gross up only \$17,117, while another important factor was the heavy senior capital charges which have the effect of making fluctuations in net income much greater than gross.

Power Corporation's actual gross income in its last fiscal year amounted to \$1,542,587 as against \$1,525,470 in the period ended June 30, 1934. Net, on the other hand, was \$789,584 against \$731,207 and per share available for the common was 42 cents as against 29 cents in the previous year and a deficit of 12 cents in 1933. The balance sheet showed the company's investments at a net value of \$27,364,402 and current assets were \$446,908 of which \$225,639 was cash, against total current liabilities of \$396,741. In its last fiscal year Power Corporation's generated power amounted to 1,880,129 K.W.H. as against 1,738,079 in 1934 and monthly figures issued since the close of the fiscal year show encouraging gains in output for each month. Geographical distribution of its subsidiary companies will enable Power Corporation to share in the nation-wide betterment of business which is already under way and which should continue unabated. I would anticipate that to those who possess patience, the common stock should eventually provide satisfactory and substantial rewards.

FOR CURRENT INVESTMENT

Editor, Gold & Dross:

I recently sold some provincial bonds at a profit and I am now looking for something safe to put the money into. I wonder if you could suggest a few bonds of some companies which you consider good buys. I have for many years confined my investments to bonds as I am naturally very conservative but now I know that yields are getting very low. Perhaps you may feel that instead of buying bonds there are some common stocks which could be regarded as conservative and safe. Your advice will be gratefully received, as you have helped me many times in the past.

A. J. C., Saskatoon, Sask.

The highest grade industrial bonds are pretty high priced at the present time, as you point out. The following are not in the highest grade but there appears to me to be every reason to believe that these bonds will be maintained in good standing: Dominion Tar & Chemical 6's, 1949, 103 bid, 105 asked; Duke-Price Power 6's, 1966, 105 bid, 107 asked; General Steel Wires 6's, 1952, 102 bid, 104½ asked; Canada Cement 5½'s, 1947, 105½ bid, 107½ asked; Ottawa Traction 5½'s, 1955, 98½ bid.

However, in view of the possibility that we shall experience a fairly substantial rise in commodity prices over the next few years, I personally believe you would do better to buy some sound common stocks, such as Canadian Industries, Dominion Bridge, Imperial Oil, Imperial Tobacco, Laura Secord Candy Shops, Loblaw Groceries, Moore Corporation, Page Hersey Tubes, Shawinigan Water & Power, Steel Company of Canada, Goodyear Tire and Rubber, Bell Telephone Company and International Nickel.

B.C. POWER "A" ATTRACTIVE

Editor, Gold & Dross:

The investment firm with which I have done most of my business is recommending to me at the present time that I buy a block of the "A" stock of the British Columbia Power. As Montreal Power is the only other public utility which I have in my list of investments I am inclined to regard this suggestion favorably but for years I have followed the practice of obtaining information from you before entering definitely into any commitment. I must say that this practice has saved me much money during past years as I would otherwise have been led astray by enthusiastic security salesmen and I am most appreciative. I confess I don't know anything about the record of B.C. Power but I am told that its earnings are picking up and the yield is good. Your advice will be gratefully received.

K. P. R., London, Ont.

I think that your investment dealer is sound in advising the current purchase of B.C. Power "A". It is true that during the current fiscal year which ends on June 30 next, the company's earnings have been showing important increases and this trend should continue. At current prices of 29 for the "A" stock the yield is just under 5.2 per cent. and the \$1.50 dividend is being covered by a satisfactory margin. Eventually I think it probable that the former \$2 rate will be restored, but I do not think that this is a factor which should be taken into immediate consideration.

British Columbia Power is fortunately situated in that it has ample water power reserves and its problem is chiefly one of stimulating sales. Naturally the company's income was affected during the depression years, but with brighter business prospects in

the area served, coupled with anticipated population increases, both the near and long-term prospects appear bright. Latest figures available, covering the first five months of the current fiscal year, show an increase in gross revenue of \$72,629; net for the current year should as well show a proportionately larger increase as the company should not be faced with the extensive repair work necessitated by severe storms during the 1935 fiscal period. In the fiscal year ended June 30 last the company reported per share on the "A" stock of \$1.69 against \$1.65 in 1934, \$1.54 in 1933, \$2.01 in 1932, \$2.44 in 1931, \$2.19 in 1930 and \$2.63 in 1929. Dividend disbursements in 1935 were \$1.50, \$1.62 in 1934 and \$2 in previous years. Because of full maintenance of a strong liquid position, the time of resumption of the \$2 distribution will be hastened, once earnings cover such a rate. The last balance sheet showed total current assets of \$4,194,483, including cash of \$1,195,785 and marketable securities of \$2,972,269, against total current liabilities of \$3,167,863. Funded debt of the system, including subsidiaries, totals \$38,707,518 and there are outstanding 1,000,000 shares each of the no-par-value class "A" and class "B" stock. Equity per share on the combined junior stocks amounted to \$33.79 which you will observe is considerably higher than the market valuation of the "A". The company's profit and loss surplus at the close of the last fiscal year stood at \$1,219,765.

Indicative of the steady growth of the company despite the temporary setback of the depression is the fact that in October of last year the number of electric meters installed reached 100,261 which was the first time in the company's history that the figure had exceeded 100,000. Energetic sales and advertising campaigns, coupled with the sale of electrical appliances, are building up a larger market. The company has been singularly free from political interference and agitation for rate reductions, and while the matter of fares charged on the Vancouver street railway system comes up for discussion with municipal authorities in May of this year, it is not expected that the company will be adversely affected. In short, B.C. Power is a well managed and excellently situated public utility system and its securities are well worthy of the serious consideration of conservative investors.

CROWN RESERVE AND OMEGA

Editor, Gold & Dross:

I have a notice from the secretary-treasurer of the Crown Reserve Consolidated Mines requesting that I forward my certificates to the Sterling Trust Corporation, Toronto, for surrender. In return I am advised that I will receive four shares of Omega Gold Mines Ltd. for each twenty-five shares of Crown Reserve Consolidated. I am also requested to remit fifty cents for each certificate, plus one cent per hundred shares of Crown Reserve to cover stock transfer taxes. I am terribly confused as to what to do as I was previously advised that I would only receive two shares of Omega for each twenty-five shares of Crown Reserve Consolidated. I also received a notice from the Globe Investments of Toronto offering to buy my Crown Reserve Consolidated shares at seven cents each. Pursuing my usual policy before doing anything, I am writing you in the hope that I will be put straight as to the proper procedure and also would like to learn the details of the merger or history of the different companies that have figured in the formation of the Omega Gold Mines, and whether or not you consider the latter company as possessing any merit.

M. R., Montreal, Que.

My advice to you is to comply as quickly as possible with the instructions received from the secretary-treasurer of Crown Reserve Consolidated Mines and send your certificates to the Sterling Trust Corporation for transfer into the shares of Omega Gold Mines on the basis of 4 Omega for each 25 shares of Crown Reserve Consolidated held. The transfer fee is quite in order and is simply to cover the cost of issuing the certificates. If you take all of your shares in one certificate there will only be a cost of 50 cents. If you split it up into two certificates it would be \$1 and etc. Apparently you are not familiar with what has transpired in the affairs of the company in the past year. Let me briefly say that Omega Gold Mines, as the name implies, is the last effort to bring this long-mismanaged property into production. You can have every confidence that Omega will have its full potentialities developed since Castle-Trethewey Mine has refinanced the property, which is now being brought into production with a 300-ton mill. The interests behind Castle-Trethewey are the same as the McIntyre Porcupine Mines, which assures that technical and directional management is high grade. Pay no attention to the offer from Globe Investments to purchase your Crown Reserve stock rather than transfer it. Their offer of 7¢ per share of course is far from attractive in view of the current market price of approximately 70¢ a share for Omega, as on the basis of four Omega for 25 Crown Reserve, your Crown Reserve stock has a value of over 11 cents per share.

Briefly the history of Crown Reserve Consolidated Mines is that it sold substantially all of its assets to the Canadian Reserve Mine for 163,000 shares of Canadian Reserve, which were to be distributed among Crown Reserve Consolidated Mines other than Canadian Reserve, giving Crown Reserve Consolidated Mine shareholders other than Canadian Reserve, one Canadian Reserve for each ten shares of Crown Reserve Consolidated Mines. Prior to the enquiry and intervention of the Securities Commissioner, Crown Reserve Consolidated Mines shareholders could transfer their holdings on the basis of one Crown Reserve for each five shares of Crown Reserve Consolidated Mines. Canadian Reserve

NOTICE TO READERS

Saturday Night's Investment advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfil the above conditions will not be answered.

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Whether the amount to be invested is large or small, clients of this firm are assured of careful and courteous attention to their requirements.

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THE OUTLOOK FOR CONSTRUCTION STOCKS

This subject is discussed in our recent circular copy of which will be mailed to those interested upon request.

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BANK OF MONTREAL
 Established 1817
 DIVIDEND NO. 291

NOTICE is hereby given that a DIVIDEND of TWO DOLLARS per share upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after MONDAY, the SECOND day of MARCH next, to Shareholders of record at close of business on 31st January, 1936.

By Order of the Board,
 W. A. BOG JACKSON DODDS
 General Manager General Manager
 Montreal, 21st January, 1936

**THE CANADIAN BANK
 OF COMMERCE**
 DIVIDEND NO. 196

Notice is hereby given that a dividend of two per cent in Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 29th February, 1936, and that the same will be payable at the Bank and its Branches on and after Monday, 2nd March next, to shareholders of record at the close of business on the 31st January, 1936. The Transfer Books will not be closed.

By Order of the Board,
 S. H. LOGAN,
 General Manager
 Toronto, 17th January, 1936.

MINES
 BY J. A. MCRAE

NOW is the time for a steady hand on the helm at Ottawa. Bankruptcy looms in Italy and possibly in France. Inflation is creeping steadily into the United States. If Canada can announce to the world that in so far as the Dominion is concerned "all is well," the way would be opened for the greatest influx of capital in the history of this or any other country.

Billions of dollars may soon be seeking a haven. These billions might well start Canada off on a century of development and progress.

With the money machine running at full throttle at Washington, it behoves Ottawa to go into reverse. Expenditures should be cut to the very bone. Taxation should be modified to the greatest possible extent.

Dome Mines, now over a quarter century old, finds itself confronted with greater ore resources in 1936 than ever before. In view of the development of an enormous width of ore during the past year, it would not come as a surprise to SATURDAY NIGHT were the directors to decide upon a very important addition to mill capacity.

Falconbridge has officially announced a program of enlargement of smelting and refining facilities. The enlargement should be completed this year and points toward gross income of close to \$6,000,000 a year, made up largely of nickel valued at over \$5,000,000.

Falconbridge is even now realizing net profit at a rate of over \$2,000,000 a year, as based upon the results obtaining in the past few months. With an increase of over 25 per cent. in capacity as planned for this year, together with the improvement in costs likely to occur, the net profit might reasonably reach very close to \$2,750,000 a year — or a rate of well over 80 cents a share annually.

At a meeting of shareholders of Buffalo Ankerite Mines held in Toronto last week approval was given for the merger of the adjoining Marbuau Gold Mines on a basis of exchange of six Marbuau shares for one share in Buffalo Ankerite. At the present time Marbuau has 783,023 shares outstanding and Buffalo Ankerite 578,207 shares. Since certain Marbuau shares held by Buffalo Ankerite Mines will be cancelled, it will mean that 123,472 shares of Buffalo Ankerite will be issued, bringing its outstanding capitalization to 701,679 shares.

Hudson Patricia has ordered material for a 50-ton mill, with delivery to be made to the property over the winter road.

Advance reports from Ottawa suggest a very friendly attitude on the part of the new Canadian Government toward the mining industry with prospects that detri-

(Continued on Page 22)

GOLD & DROSS

agreed that it would add a sufficient number of Canadian Reserve shares to permit of a distribution among the shareholders of Crown Reserve Consolidated Mines on a basis of one for five, but the Crown Reserve Consolidated mine shareholders were to transfer their shares to Canadian Reserve. Canadian Reserve then agreed to distribute four shares of Omega for each five shares of Canadian Reserve. It was then discovered that they would not have quite sufficient shares of Omega to do this, so arranged with the Proprietary Mines to loan sufficient shares of Omega to permit of this distribution.

When the Securities Commissioner caused the Omega Gold Mines to be formed, it was the Canadian Reserve that received one-half or 2,500,000 shares out of the 5,000,000 authorized shares of Omega Gold Mines. Of this 2,500,000 shares Canadian Reserve issued 500,000 shares to George Webster, who was instrumental in bringing the negotiations to a head. Of these 500,000 shares, 200,000 were a bonus and 300,000 were sold at 17½¢ each. Canadian Reserve then issued 1,000,000 shares to the Proprietary Mines, which held 2,000,000 shares of Canadian Reserve, issued for the Costello property. The Proprietary Mines in turn issued 715,000 shares of Omega Gold Mine shares to its shareholders on a share for share basis, retaining some 285,000 shares of Omega in its treasury. This is the principal asset of Proprietary, but it holds 25 claims in ten groups in and about McGarry and McVittie townships, adjacent to the Omega Gold Mines. It also owns the Larder Lake townsite and a hydroelectric plant.

POTPOURRI

A. B., Toronto, Ont. Liquidating value of shares of COMMONWEALTH INTERNATIONAL CORPORATION LIMITED, on January 2nd, 1936. I am officially informed, amounted to \$3.51 and is considerably higher at the present time. Shareholders, or prospective shareholders of Commonwealth International Corporation, which is a management-type investment trust, should not confuse the present company with a predecessor company of the same name. Commonwealth International Corporation was incorporated in December of 1933 under Dominion charter and acquired, in March, 1934, the assets of Commonwealth International Corporation, incorporated 1932. The company has a well-chosen and well-diversified portfolio of investments, bonds constituting 23.216 per cent. of the holdings, Canadian stocks 33.662 per cent. and American stocks 43.182 per cent. The company does not hold in its portfolio a single share of any investment trust. Capitalization consists of common stock of no par value, of which at the end of 1935, 121,792 shares were outstanding. Deferred stock of no par value is authorized to the amount of 1,000 shares but I understand none has been issued. As at December 31, 1935, the company's balance sheet showed total net assets, some \$36,000 greater than at the close of 1934. Directors of the company are prominent business men and financiers which should assure capable and careful management of the portfolio. Investment trusts of this type provide for the average investor a sound element of diversification which he could not otherwise obtain and in my opinion shareholders of Commonwealth International Corporation can look forward to satisfactory dividend disbursements and worthwhile appreciation in value of their holdings as general business conditions continue to improve.

J. A. S., Windsor, Ont. I believe that you have confused the activities of the FLIN FLON GOLD MINING SYNDICATE with operations of the somewhat similar name in the same general area. This company is receiving intelligent direction under Dr. A. S. Wright, well-known geologist, former member of the Canadian Geological Survey. At the present time the status of operations is that the shaft has been sunk to 360 feet and three levels established with over 1,000 feet of drifting completed. I believe an aggressive and intelligent program is being waged in a sincere effort to demonstrate the profitable, mine-making possibilities of the property.

R. L., Maniwaki, Que. If you want reasonably conservative common stocks, which will give you a moderate though dependable income at the present time, with reasonable assurance of increase of market value, and yield, over the next several years, I would suggest that you place your money in the common stocks of CANADIAN INDUSTRIES, DOMINION BRIDGE, LOBLAW GROCETERIES, MOORE CORPORATION, NORANDA MINES, PAGE HERSEY TUBES, SHAWINIGAN WATER AND POWER COMPANY and STEEL COMPANY OF CANADA. Or if you want to speculate for greater appreciation with a portion of your funds, I would suggest that you divide say one-third of the amount between the common stocks of CANADIAN CAR AND FOUNDRY, MASSEY-HARRIS, GYPSUM LIME AND ALABASTINE, and HAMILTON BRIDGE. These pay no dividends at the present time and may not for a considerable time to come, but I think there is a very fair chance that they will show substantial appreciation in market value eventually. You might add PRICE BROS. common to the last list.

W. K. S., Ingersoll, Ont. WAYSIDE CONSOLIDATED MINES is a British Columbia property that has seen great promotional activity and notwithstanding two adverse reports by eminent engineers the company built a mill without having its ore position very clearly defined. Just recently further stock was sold and a mortgage given on the property for cash advances to be repaid out of earnings. I do not regard Wayside as other than a speculation on one who is prepared to lose.

L. R., Sudb. Ste. Marie, Ont. THE INVESTORS SYNDICATE LIMITED operates under the supervision of the governments of the Provinces in which it operates, but is not guaranteed by them. The parent company, the head office of which is at Minneapolis, has been in business for over forty years and has always met all its obligations during that period. Its financial statement indicates it to be in a good financial position.

W. J. L., Whitton, Ont. HARDROCK GOLD MINES is directed by experienced mining men of integrity, who are attempting to develop the property to the point where a mill will be justified. The ore developed on the various levels has been of an erratic nature and the officials are not yet prepared to state that a profitable mine is in the making. Under the circumstances it is very hard to justify the present price for the shares. Some very good widths and good values have been obtained but until more is known it is pretty hard to say what the policy of the officials will be toward the construction of a mill. In the event of the latter being proceeded with, it will then remain to be determined whether production confirms the ore indicated in development. I am not very enthusiastic about the company's prospects notwithstanding its splendid sponsorship. It is a situation where an investor might get a substantial appreciation but on the other hand might lose all.

P. J., Walkerville, Ont. At the present time I am advising holders of BEAUMARNOIS 5 per cent. debentures to "hang on." I assume that you are familiar with the current situation with respect to the action of the Ontario Government in leaving Beaumarnois "out in the cold." The next move will apparently be in the nature of a statement by the company at the annual meeting and this should appear shortly. It is known, of course, that with the Montreal Power contract alone, Beaumarnois' earnings would be insufficient to meet the interest requirements on the first mortgage issue. It has already been suggested that there might be some attempt at recapitalization of the company, possibly with a scaling down of the interest rate on the bonds in the hands of the public. At the present time, however, the situation of

bondholders appears to be precarious to say the least. With regard to the communication sent out by the Bondholders' Protective Committee, frankly I do not think that there is the slightest chance of the Federal Government disallowing the Ontario legislation. I do not think, therefore, that communications addressed to Federal Ministers or individual members of Parliament would produce any effect along this line. It is quite possible, however, that if sufficient agitation arose that there might be some effect on the Ontario Government, which might possibly lead to the making of some contract with Beaumarnois. Whether or not an individual bondholder joins in the agitation, therefore, is a matter for him to decide. In the meantime, I think that in all probability the wisest course would be for bondholders to hold, but I cannot of course guarantee that such a course would not lead to additional loss in the future.

A. E. M., Montreal, Que. DARWIN GOLD MINES is receiving intelligent direction in an effort to demonstrate its mine-making importance. As you are probably aware, it has recently been equipped with a 50-ton mill but it is entirely too early to say whether or not it will make a profitable mine. Based on previous history the outlook is not bright, but you can rest assured that the possibilities will be thoroughly exploited. It might be a good policy for you to exchange your holdings in Grace Mines for those of Darwin on a basis of ten for one, providing you do not have to put up additional money. The unfortunate part is that at the present time there is no market for Darwin shares, as is the case for Grace.

K. P., London, Ont. I am afraid that I do not quite share your enthusiastic view of CANADIAN CAR preferred. While it is quite true that the company's position has improved and that it has received some orders from the railways, nevertheless to my mind it remains problematical as to whether or not buying by the Canadian railways will reach sufficient volume which, when distributed throughout the entire industry, would produce orders large enough to enable Canadian Car to show real profits. For the year ended September 30th, 1935, the company reported a net loss before depreciation of \$497,256, against a loss of \$729,146 in the previous year. Deficit per share on the preferred stock was \$1.76 against \$2.58 in the previous year. I am afraid that your balance sheet figures are not quite correct either. As at September 30th, 1935, the company reported total current assets of \$2,183,044 against total current liabilities of \$580,942. Net working capital was \$1,602,102. Arrears on the preferred stock as at the close of 1935, the calendar year, amounted to just under \$1.00 per share. Canadian Car preferred has already moved up slightly to around 15, and while further moderate appreciation may be anticipated, nevertheless I would not advise the speculative purchase of this stock until there is more direct evidence of large volume railway buying. In the meantime, I can see no reason why an investor should have funds tied up in a non-dividend producing security.

E. C., Montreal, Que. Shares of PONTIAC MINES have no market value. The company has been inactive for many years.

S. B., Halifax, N.S. In my opinion, stock of CANADIAN GENERAL INVESTMENTS is currently a fairly attractive buy. This is an investment trust, or rather a consolidation of several investment trusts which were badly hit by depression conditions, but since the rise in market valuations and general business conditions in recent years, has benefited notably. The company has just issued its annual report, showing the net liquidating value of the stock to be \$10.35 compared with \$8.96 at the end of 1934. During the year the company's income was \$318,897. After further deductions for expenses, such as management fee, etc., the year's profit was \$291,564, as against \$252,420 for 1934. During the year dividends of 40 cents per share or 10 cents quarterly, were paid on the 600,589 shares of \$5 par value outstanding. Balance carried forward into the current year was \$99,576 against \$62,247 for 1934. Net value of the company increased during the year to \$6,235,501, compared with \$5,381,288 the year before.

J. M. A., Windsor, Ont. Without going into detail I would say that SISCOE GOLD MINES, HOLLINGER CONSOLIDATED GOLD MINES and NORANDA present a well diversified mining list giving some degree of security and speculative possibilities, although the yield is low. I consider the three a well diversified list for a professional man.

I. W., Halifax, N.S. Certainly I would not place the 5 per cent. fixed mortgage bonds of NEW BRUNSWICK POWER COMPANY, currently selling at 89, in the highest investment category. I do think, however, that in moderate amounts these bonds would be satisfactory for yield and in all probability interest payments will be continued. The current situation is that negotiations are being conducted by the company with a view to selling its properties to the city of Saint John, N.B. I do not know of any decision as to terms of price having been reached but in all probability such a deal will be concluded. I think, therefore, that the bonds will be met in full at maturity and that interest payments will be continued. The company's earnings have not, however, covered bond interest since 1931, in which year fixed charges were earned 1.04 times. In 1932 interest was covered only 0.80 times, in 1933, 0.77 times and in 1934, without any allowance for depreciation, 0.90 times. It is in all probability this lack of satisfactory earning power which has led the company to make proposals to sell the property.

J. A. J., Windsor, Ont. SISCOE GOLD MINES is a well managed junior gold producer that has been giving an excellent account of itself, and could well be considered a speculative investment. This holds true for SYLVANITE as well. I think that TFCR-HUGHES is selling entirely too high on the basis of current or potential earnings and this also applies to MACASSA, both of which enjoy excellent management.

A. D., Toronto, Ont. I would not advise you to switch from your ALCOHOL. A distinct advantage to the company has been gained through the reduction by 50 per cent. of the United States import duty on Canadian Industrial Alcohol, which has already established successful marketing contacts in the United States, should be able to materially increase the volume of its shipments. It is my view that Canadian Industrial Alcohol is in the transition position of possessing large stocks of matured liquor which it should be able to market successfully across the border and I see no reason why such larger earnings should not have a direct reflection in the market price of its securities.

A. J., Hamilton, Ont. I believe the reason that RENO GOLD is so cheap with respect to its current dividend, is that it is not considered likely that this dividend will be maintained. The company has a very slim working capital position and is facing heavy development expenditures that might quite easily necessitate dividends being passed for a time. It is a nice little mine but gives little evidence of being much larger than at present.

A. E. F., Fredericton, N.B. To consider ABITIBI it is a fact that newsprint output has been increasing but the trouble of an unsatisfactory price structure still remains. At current prices for newsprint, practically all of the companies are able only to meet operating costs and are not able to earn any returns even on the senior issues. You can see, therefore, that there is no likelihood of the commencement of any distribution on the Abitibi first mortgage issues. As a matter of fact, it is my opinion that the eventual outcome will be a capital reorganization of this company. It is quite possible that under such a reorganization holders of the first mortgage issue might not make out too badly but it is absolutely impossible to predict how this would turn out in relation to current prices for the bonds.

A. E. W., Ottawa, Ont. As the clipping you enclosed respecting STADACONA ROUVIN MINE is from the local paper it is quite likely correct, but such sketchy information gives no indication whatsoever as to the importance of the property. The company has not, in my opinion, received good management and I have been opposed to their promotional activities. At the present time it is suffering from lack of funds, although it plans to build a 200-ton mill. This will doubtless be proceeded with if the funds are made available.

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AUTOMATIC SPRINKLERS
FOR SHIPS

AUTOMATIC sprinklers have been receiving more general advocacy recently as the only reliable safeguard against fire on ships at sea. They have proved their value against the instance of fire in shore buildings, and the same protection can be exercised in all accessible parts of a vessel.

On some large passenger vessels they have, in fact, now in use for many years and have proved their worth. A steam air pressure tank of 1000 cubic feet in a marine pump to draw sea water would furnish the extinguishing material for the protection of the larger parts of the vessel. While the sprinklers protecting the oil fuel storage and similar rooms on insurance ships could be supposed to be solution specially designed for the extinction of oil fires.

These structures, together with fire hoses, fire flooding the sunken holds, which could be fitted with smoke traps so fire detecting sensors would trigger in case of fire, could prevent serious damage.

WHY YOUNG FATHERS INSURE

IF THEY have ever tried to take care of an infant or small child for parents who day they are in position to understand why a widow cannot care for her family and care a living at the same time.



JAMES CROSSLAND, C.I.L.

The Mutual Life Assurance Company of Canada has announced that James Crossland of the King Street, Toronto, Branch led the company's entire agency force in the production of new business in 1935. This is the second year in succession that Mr. Crossland has led the Dominion. For the past three years he has been First Vice-President of the Quarter Million Leaders Club.

Concerning Insurance

Through Accidental Means

Interpretation of this Term in Insurance Policies of Importance to Those With Claims to Collect

BY GEORGE GILBERT

TO THOSE with claims to collect under insurance policies covering against death or injury through accidental means, the question as to what may properly be considered "accidental means" becomes of importance.

Sometimes the distinction drawn between what is accidental and what is not accidental is a fine one. In a recent case across the line action was taken to enforce payment of a claim arising out of the death from septicemia of the holder of a policy of a well-known accident company. The policy insured against "loss or disability resulting directly, independently and exclusively of all other causes from bodily injuries effected solely through accidental means."

At the time of the occurrence which led to his death the policyholder was a court clerk, fifty-seven years old, and apparently in perfect health. At the trial the uncontested evidence was that he had found a pimple or boil inside his nose, that in an effort to relieve the pain from it he had pricked the boil or pimple with a "knif or needle"; that following the puncture inflammation had set in, that the policyholder had consulted his physician who found "rough, jagged punctures" in the boil or pimple. Though immediately placed in a hospital, he died shortly afterwards from septicemia resulting from the infection being carried into the blood stream following the puncture.

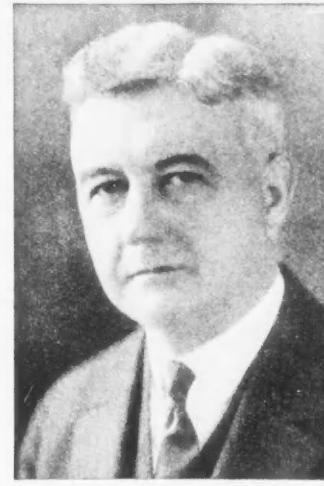
It was held that the death of the policyholder was caused by the germ staphylococcus which was confined in the boil or pimple and which as the result of the puncture was injected into the blood stream, and that it was not usual for septicemia to follow the puncturing or bruising of a boil or pimple. Judgment was accordingly given in favor of the claimant, and the insurance company appealed.

ON APPEAL, the Supreme Court of Appeals of Virginia held that the term "accidental" means "taking place not according to the usual course of things." It pointed out that if a result is such as follows from ordinary means voluntarily employed, in a not unusual or unexpected way, it cannot be called a result effected by accidental means; but if, in the act which precedes the injury, something unforeseen, unexpected, unusual occurs which produces the injury, then the injury has resulted through accidental means.

It also took occasion to point out that in the opinion of medical experts it is common practice for one to "pinc" a boil, and while it is a dangerous proceeding from a medical standpoint, it is not a common consequence for septicemia to follow such an act. The verdict of the jury, based on competent evidence, was conclusive, it held, of the contention that the death of the insured which resulted from the act of puncturing the boil or pimple was not the natural or probable consequence of the insured's act, but came about unexpectedly and by chance. Therefore it held that the death of the insured resulted solely through the meaning of the term "accidental means" within the meaning of the policy, and affirmed the judgment of the trial court in favor of the claimant.

In numerous instances it is also extremely difficult, if not impossible, to determine whether the death of insured persons has been the result of an accident or of suicide. There are many cases where the facts show that death must have been at the hands of the insured himself or of a third person, and all other inferences are excluded. In such cases it is a well-settled rule that suicide will not be presumed, the rule being based on the fact that natural love of life produces drawing that inference, on the fact that crime will never be presumed, and suicide was the last of the common law crimes. Accordingly, if suicide be not presumed, then if death were at the insured's own hands it must have been accidental, also, if crime will not be presumed, then if death was at the hands of a third party the death was accidental.

THUS, in shooting, stabbing, automobile, train and asphyxiation cases, and generally in the case of falls, the facts themselves, unexplained by extraneous evidence or eyewitnesses, necessarily



FORD S. KUMPF, President and Managing Director, The Dominion Life Assurance Company, whose 4th annual statement, covering the operations for 1935, shows that the assets increased during the year by \$2,241,851 to \$81,998,570, and the insurance in force by \$5,057,236 to \$155,279,029. Total income in 1935 was \$6,896,087, and exceeded the disbursements by \$2,559,028.

insurance combined nearly 15 per cent, ahead of production in 1933.

During 1935 the American legal-reserve life companies paid out \$90,000,000 to beneficiaries of deceased policyholders and 81,700,000,000 to living policyholders in the form of dividends, matured endowments, annuities, etc. Policy loan demand decreased during the year and is now well below the worst years of the depression.

Estimated gross premiums in excess of \$3,700,000,000 were placed in the keeping of the life insurance companies by their policyholders in 1935. This is a new all-time high, and is 10 per cent above that of 1929, the best pre-depression year. This is a striking evidence of the public confidence in the institution of life insurance.

Continued growth of assets held in trust for the benefit of policyholders carried them to an estimated all-time high of \$23,000,000,000 at the 1935 year-end. For the past half-century, through wars and depression, without a single exception, the assets of the combined life insurance companies have shown an increase at each year-end.

Editor, Concerning Insurance:

As one of your subscribers I would be glad to have information on the following:

I have been offered by a Toronto insurance agency, a Lloyd's fire insurance policy at about a third lower rate than local tariff companies offer. On enquiring of a local adjuster of fire insurance as to the status of Lloyd's, I am rather put off by expressions such as "Better put up with the evils we know of, etc." rather than by any definite statement.

Several other insurance men rather pool pool Lloyd's also without definite statements.

As an Englishman I have always looked on Lloyd's as exemplifying one of the highest types of firms or associations existing, particularly in connection with marine insurance.

I would much appreciate either directly or through your authoritative paper, the following:

(1) Do you consider Lloyd's of London, England, policies for fire insurance a satisfactory coverage?

(2) Do you consider Lloyd's equal to other companies soliciting business in Canada?

(3) Lloyd's being an English institution, is a buyer of their policies protected in case of claims, by the Canadian Government insurance registration or regulations?

Any other information you can give me will be much appreciated.

F. S. L., Toronto, Ont.

With respect to marine insurance, Lloyd's marine underwriters unquestionably occupy a leading position in the business and enjoy a reputation throughout the world second to none for financial strength and ability to meet all valid claims under their contracts.

But when it comes to fire, automobile and casualty insurance, Lloyd's non-marine underwriters must be judged on the same basis as other insurers engaged in these forms of insurance and the security they afford policyholders in Canada must be compared with the security afforded by the other insurance carriers in this country.

Certain non-marine Lloyd's underwriters have been licensed in Ontario and Quebec to transact all forms of insurance except life insurance. They have not been registered or licensed under the Dominion insurance law. Under the present law in Ontario and Quebec applicable to such insurers, they are not required to make, and have not made, a deposit with the Government for the protection of Canadian policyholders. Accordingly, their Canadian policyholders

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46th ANNUAL REPORT

1935 Shows Decided Upward Trend for The Excelsior Life

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New Insurance
38% Higher
Than 1934 Total
(Paid-For Basis)

Total Insurance
Increased
to
\$92,313,319.48
at December 31st, 1935

Gain in Assets
to
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the highest in history of the Company

Payments to
Policyholders
During 1935 totalled:
\$2,114,521.57
76% to living Policyholders

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DERIVES GRATIFICATION from the fact that it has been privileged to pay them nearly Three Million Four Hundred Thousand Dollars. In addition nearly Thirteen Million Dollars was paid during the year to living contract-holders.

RECORDS that, since its inception, it has paid to policyholders and beneficiaries almost One Hundred and Seventy Million Dollars.

APPRECIATES the continued confidence of the public as shown by new business of over Fifty Million Dollars.

ANNOUNCES that its total insurances and annuities in force amount to over Five Hundred and Seventy Million Dollars.

REMEMBERS that it holds in stewardship, for policyholders and others, its assets of over One Hundred and Forty-three Million Dollars.

REPORTS an increase in surplus after providing liberal participation returns to policyholders and after conservatively valuing assets and liabilities.

Important Items for 1935

Business in Force (including annuities)	\$570,774,224
New Business Issued (including annuities)	50,667,747
Total Income	26,531,468
Payments to Policyholders and Beneficiaries	16,195,082
Assets	143,595,896
Liabilities (chiefly to Policyholders)	137,243,371
Surplus, Contingency Reserve and Capital	6,352,525

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**THE GREAT-WEST LIFE
ASSURANCE COMPANY**

HEAD OFFICE --- WINNIPEG

have not the benefit of a Government deposit.

When you take out a Lloyd's policy, you are not insuring with an insurance company or association but with one or more individual insurers, according to the number of names on your policy as underwriters. The security afforded depends upon the financial strength of the underwriters who underwrite the policy and who thus become liable for the amounts set opposite their respective names. The liability is several and not joint, each underwriter being liable for the amount set opposite his name and no more.

As these Lloyd's non-marine underwriters are licensed in Ontario, they can, in case of a disputed claim, be sued here and judgment obtained in the usual way. But whether the judgment could be collected in Canada or would have to be collected in England would no doubt depend upon the circumstances of the case or the amount involved.

In taking out insurance of any kind, SATURDAY NIGHT advises sticking to insurers which are not only regularly licensed in this country but which also have deposits with the Government here for the protection of their Canadian policyholders.

Editor, Concerning Insurance: I have a \$5,000 20-pay life policy, participating with the Prudential Life Insurance Co. of America, taken out at age 19 at a premium of \$129.80. I was told by their agent that this policy would mature as an endowment at age 54 by leaving profits to accrue with the company. This was based on the scale of dividends paid in 1929. I have since been informed that owing to the decreasing trend in interest rates, dividends have been reduced and it will be impossible for the policy to mature as an endowment fourteen years after it is paid up under the present scale of dividends.

If this is correct will you please advise me just when I can expect this policy to mature as an endowment?

L. A. J., Toronto, Ont.

While the statement by the agent that the 20-pay life policy, taken out at age 19, would mature as an endowment at age 54 if the dividends were left with the company to accumulate, was not out of line with what was a reasonable expectation at the time, based on the prevailing dividend scale, there is no doubt that on present reduced dividend scales, brought about by the drop in interest rates, the policy will require eight or nine years more before it will mature as an

Editor, Concerning Insurance:

We have been readers of your paper for twenty years. Please give us your opinion, from the writer's standpoint, of the following policy with the London Life.

The agent states that for \$321.00 annually paid in for ten years, or \$25.82 monthly, and at end of ten years I can take up a paid up-profit sharing policy for \$2,925.00, or I may stop paying in sooner and take a corresponding amount. I think after three years.

In the event of my passing on, my wife will get \$50.00 per month for ten years after my death, and policy would be in effect immediately after he gave me a receipt, premiums to stop at my death.

I am 60, my wife 45 and little girl 8 years. I have only \$2,000 other insurance, nearly paid up. Have considerable assets, but was persuaded a few years ago to invest in pulp, etc., so that is not so liquid at least at present.

Will look forward to your reply, so that I will be better able to judge if this would be a good policy for me to take up.

B. H. J., Prince Albert, Sask.

What you are offered by the London Life agent is its low rate whole life participating contract, called its Jubilee Policy. At your age, and with a wife and a daughter aged 8, and only \$2,000 of other insurance, what is required is the largest amount of permanent protection obtainable for the amount of the premium outlay, and this is secured under a whole life policy, such as you are offered.

For an annual premium of \$321, the face amount of the policy would be \$5,000, and the guaranteed amount of the paid up policy at the end of ten years would be \$1,970, which would be increased somewhat if you left the annual dividends with the company to accumulate. The guaranteed cash value at the end of ten years would be \$1,550, which amount would be likewise increased if dividends were left to accumulate. At the end of three years the guaranteed values would be: paid up policy, \$540; cash value, \$425. At the end of five years they would be: paid up policy, \$1,080; cash value, \$780.

Policy would go into effect immediately the agent issues a binding receipt, provided the company accepts the risk at the head office. If the company accepts the risk, the policy will be issued as of the date of signature on the application or of the medical report, if any.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-up advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers. Each inquiry must be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber and by a stamp. Each self-addressed envelope should contain only one subject. If information on more than one subject is desired the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fit the above conditions will not be answered.

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WELLINGTON FIRE INSURANCE COMPANY
Established 1860 Assets \$ 1,158,088.08

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CONSOLIDATED FIRE & CASUALTY INSURANCE CO. Assets \$ 741,686.60

MERCHANT FIRE INSURANCE CORP. OF NEW YORK Assets \$ 12,154,359.00

PACIFIC FIRE INSURANCE COMPANY Assets \$ 5,679,472.72

NEW JERSEY INSURANCE COMPANY Assets \$ 5,425,249.64

MILLERS NATIONAL INSURANCE COMPANY Assets \$ 5,558,497.66

LUMBERMEN'S INSURANCE COMPANY Assets \$ 6,528,494.55

STANSTEAD & SHERBROOKE FIRE INSURANCE CO. Assets \$ 960,585.37

AMERICAN AUTOMOBILE INSURANCE COMPANY Assets \$ 12,485,861.26

TORONTO REPRESENTATIVES Assets \$ 2,056,874.69

GORE DISTRICT FIRE INSURANCE COMPANY Assets \$ 1,996,260.42

ECONOMICAL FIRE INSURANCE COMPANY Assets \$ 1,422,590.94

PERTH FIRE INSURANCE COMPANY Assets \$ 7,011,678.15

PROVINCIAL INSURANCE COMPANY LIMITED Assets \$ 2,267,178.86

BRITISH OAK INSURANCE CO. LIMITED Assets \$ 1,000,000.00

Established 1865

Offerings for Arctic marine and brokerage lines solicited from agents requiring Non-Board facilities.

INSURANCE EXCHANGE BUILDING

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Good Risks are generally underinsured. They either do not have a large enough coverage because they feel safe, or they have neglected to take on other lines, in which they have no protection at all. There's something for our Agents to think about.

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FIRE INSURANCE SOCIETY, LTD.

HEAD OFFICE — TORONTO



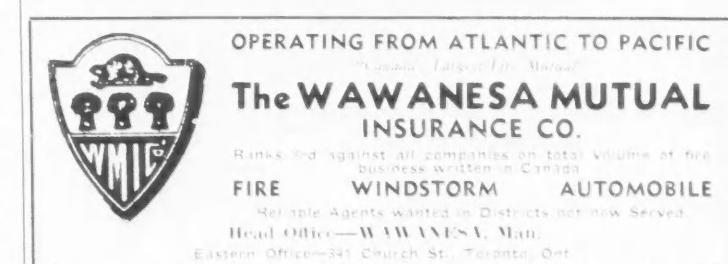
**UNION
INSURANCE
SOCIETY OF
CANTON, LTD.**

ESTABLISHED 1853

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COLIN E. SWORD, Manager for Canada



Ranks 2nd against all companies on total volume of fire business written in Canada

FIRE WINDSTORM AUTOMOBILE

Reliable Agents wanted in Districts not now served.

Head Office—WAWANESA, Man.

Branches also at Vancouver, B.C.; Edmonton, Alta.; Regina, Sask.; Winnipeg, Man.; Montreal, P.Q.; and Saint John, N.B.

221 Curry Bldg., Winnipeg

Operating from Atlantic to Pacific

General Lines Life Mutual

The Protective Association of Canada

SICKNESS AND ACCIDENT PROTECTION FOR MASON

Unusually attractive policies offering adequate indemnity at very favourable rates. Issued by the only all-Canadian company providing insurance against accident, sickness and accidental death, exclusively for members of the Masonic fraternity. Agents in all principal cities and towns of Canada.

Head Office: GRANBY, QUE.

221 Curry Bldg., Winnipeg



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The Boiler Inspection and Insurance Co. of Canada

206 The Bank of Nova Scotia Bldg., Montreal

908 Federal Bldg., TORONTO

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PLIGHT OF BRITISH SHIPPING

Government May Have to Extend Subsidies to Enable Industry to Compete With Foreign Carriers

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

THE prosperity of British shipping is a measure of the prosperity of the world in so far as it indicates the volume of trade carried by the greatest international carrier. During the past few years an inevitable reduction in the volume of international trade has been aggravated by the artificial devices further to aid nationalism to usurp internationalism as the fundamental of trade; British shipping has therefore had a lean time of it. A new era for the shipping industry is being prophesied. But there can be a new era of even greater adversity, and certainly the experience of the Peninsular and Oriental Company, which is representative, gives little basis on which to construct a brave new world within a year or two.

The London *Economist's* shipping freight index tells the story. The November index stood at 95.6—a decline of 1.6 per cent. from the October level, which, though the movement was partly seasonal, showed a rise of 12.3 per cent. from the September level of 86.6. In November, 1934, however, the index was no more than 86.2, against an average of 116.3 for 1933. Cold comfort can be derived from the statistics of the Chamber of Shipping relating to idle tonnage, which revealed that during the third quarter of 1935, though the moderate decline in the tonnage of laid-up shipping continued, the figure of 502,000 tons was very high compared with pre-depression years. Further, against a total decrease in idle tonnage of 186,000 there was a reduction of 114,000 tons on the United Kingdom register, so that only some extra 54,000 tons seem to have been employed.

There is at school of thought which believes that British shipping will stand on its feet again only when there is a better understanding between the British dominions and colonies and the home country. The Hon. Alexander Shaw, prior to this argument when at the meeting of the Peninsular and Oriental, he indicated that in the absence of governmental assistance the directors would be forced to discontinue the Wellington-San Francisco service of the Union Steamship Company of New Zealand, which is a subsidiary of the Peninsular and Oriental. This change must be considered in conjunction with the fact that revenue was also adversely affected by the Government's restriction of Australian meat exports. There is undoubtedly a great service to be performed by a committee convened to see a reorientation of Empire outlook upon the question of the mother country's shipping. It is not a sentimental question which is involved, for unless shipping experience improves in due course many other services will have to be discontinued.

Central Patria has disclosed a gold content of .825 to the ton across drift widths at the 500-ft level in a length of 100 feet so far opened.

0 0

McIntyre-Porcupine had a net profit of \$1.13 in the closing quarter of 1935. Gross income has averaged \$708,000 per month for the past nine months, or a rate of \$8,500,000 a year.

0 0

Inflation points strongly toward a higher price for gold as measured by the dollar of the United States. Opinion is growing that the Roosevelt experiment is getting out of control and that inflation is moving inevitably across the nation. Unbudgeted treasury obligations which have materialized at Washington since Jan. 1 give cause for deep concern.

0 0

Corless Patricia has purchased equipment with which to commence shaft sinking. Young-Shannon is working a plunger drill in an open cut from which ore is being taken at a cost of \$5 per ton and placed in a dump to await milling in due time. Pickle Crow produced 212,000 during December.

0 0

Ontario Hydro, in plans for expenditure of nearly \$1,000,000 for additional power in the Red Lake and Pickle Lake area, is extending excellent co-operation to the mining industry.

0 0

Bidgood Kirkland has finally encountered ore which has important metal-making possibilities. After 20 years of more or less grief, operators have finally found high-grade ore. The deposit is in diorite formation and different from the occurrences in the main section of the field.

0 0

Pamour is shaping up with prospects of being one of the large tonnage gold-producing mines of Canada. The new mill of 500 tons daily will be ready by the middle of this year and will probably treat 89 ore. Crushing equipment is good for 1,500 tons. Twenty rock drills are to be employed, and enlargement to over 1,000 tons per day might reasonably come during the coming year. Ore bodies have great width, and grade from \$6 to \$14 per ton. Profits of 85 cents a share annually with a plant of 500 tons or would be increased to around 30 cents with a mill of 1,000 tons per day. It is to be remembered that the company is capitalized at 5,000,000 shares as compared with 800,000 at McIntyre and 1,000,000 at Dome.

R. S. MCPHERSON The affairs of Abitibi Power and Paper Co. Ltd. have again been brought to public attention by the appointment of R. S. McPherson, F.C.A., as liquidator. The general improvement in the pulp and paper industry during the past year suggests possibilities of reorganizing this hundred million dollar company on terms more favorable to the general creditor and shareholder than appeared probable a year ago. Mr. McPherson, a partner of Thorne, Mulholland, Howson and McPherson, chartered accountants, while one of the younger men of the accounting profession, is very well known in financial circles.



F. FRANK MATTHEWS, Vice-President of Canada Packers, Limited, who is President of the Toronto Board of Trade for 1936.

MINES

Continued from Page 19

mental legislation will be frowned upon in favor of a program of co-operation.

0 0

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Government has played a bigger part in revitalizing national shipping, providing not only capital with which to build ships but also money for the conduct of the lines.

Not only the United States Government is so prodigal in this connection, and it seems that only in Great Britain is the shipping industry supposed to support itself by its own efficiency. This state of affairs not only reduces Britain's participation in world shipping but also aims a direct blow at the companies' financial position, as recent balance-sheets have shown. It is a world of change, and when change in shipping equipment is given in other countries the impetus of governmental assistance it is time for British companies to reconsider their depreciation allowances. Among the bigger companies it is a fortunate one that can operate to provide enough revenue to cover depreciation charges and debenture interest, and yet there is no reason to suppose that depreciation at the usual rate of 5 per cent. per annum is unduly pessimistic. The prophet must look two ways: towards the trend of world opinion in commercial and political matters, and towards the attitude of the British Government in its relations with industry. Co-operation between the parts of the British Empire would not be nationalism nor precisely internationalism, and so the possibility of its greater development is perhaps promising, for conditions are propitious for a policy which can walk so difficult a tight-rope. If this method fails or if it is unexploited, the onus will fall on the British Government to bring its policy more into accordance with the policies of those foreign governments which direct their country's competitive war against British shipping.

On the long view all subsidies are anathema to the sound industrialist, but at the present time there is much to be said for them, particularly in connection with shipping. Nor need they be regarded as permanent, for efficiency and a wider participation in world shipping bought with governmental money will be sustained by the industry's new efficiency and by the increased revenue resulting from bigger business. These are matters which will have to be considered in the near future. The decision to assist tramp shipping happily arrived before *rigor mortis* had set in, but the industry is hardly convalescent yet and might have been well had the Government realized its obligations sooner. The question is perhaps more complicated with regard to the big lines, but the need for promptness is not decreased thereby.

Nearly \$746,000,000, comprising 65 per cent. of the gross loans which the Farm Board made from the revolving fund, were loaned to the grain and cotton stabilization corporations, in efforts to maintain price levels for the producers of those commodities. In addition, \$200,000,000 of the Board's gross loans to the agricultural co-operative associations were identifiable as loans for maintaining prices, or for redeeming the commodity-collateral loans of Federal intermediate credit banks and other banks; beside an undetermined amount similarly used, though loaned for other purposes.



JOHN C. NEWMAN, who has joined the board of directors of Sherwin-Williams Company of Canada, Limited. Mr. Newman is president of General Steel Wares, Limited, and J. S. Mitchell & Co., Limited, vice-president of Lake Superior Corporation, and a director of several other companies. He was formerly chairman of the Montreal Harbor Commissioners.

Price Regulation and Consumer

(Continued from Page 17)

the appointment of a Farm Board.

The McNary committee made an exhaustive report on the activities and operations of the federal farm board. In their findings they "sought to summarize the board's experiences in a manner most useful as a guide to future policy, in financing farm marketing." For that reason their judgment should be of special value to Canadian taxpayers—if experience means anything. The same story has been told for a thousand years. Here is part of the general summary, as written by Senator McNary, under date of August 23, 1935:

"From its organization in 1929 until it was succeeded in May, 1933, by the Farm Credit Administration, the Federal Farm Board made loans for the aid of agriculture amounting approximately to \$1,150,000,000. These loans were drawn from a revolving fund, into which Congress appropriated \$500,000,000. Thirteen and one-third million dollars were collected by the Farm Board as interest. The remainder of the total loaned was due to turnover of the money.

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"Including the \$200,000,000, a total of \$403,000,000 was loaned by the Farm Board to national, regional, state and local co-operatives. Two-thirds of this amount went to six national co-operatives dealing in grain, cotton, wool, livestock, nuts, fruits and vegetables. The remaining one-third was loaned to 159 regional, state, and local co-operatives in 39 states and the territory of Puerto Rico.

"These co-operatives comprised growers of wheat and cotton, raisers of livestock and poultry, wool grower, and producers of tobacco, rice, grass seed, sugar beets, beans, soy beans, apples, oranges, cherries, grapes, mushrooms, nuts, vegetables, honey and coffee.

"Aside from the financing of price-peging activities, the money was borrowed by the co-operatives for paying organization and current operating expenses, buying and building storage facilities, creameries, canning, packing, and processing plants, and for the legitimate financing of the current marketing of members' crops.

"*Inability to halt the decline of commodity prices led to severe losses.* The co-operatives and the stabilization corporation accumulated stocks of wheat and cotton, for which no market appeared. By acts of the Congress, large portions of these stocks were donated to the Red Cross for use in relief of distress, at a loss to the revolving fund of \$197,000,000. Other cotton was taken over by the Department of Agriculture, under the terms of the Agricultural Adjustment Act, and in this settlement the revolving fund has sustained a further loss of \$45,000,000.

"Failure to halt the decline of commodity prices was responsible also for losses incurred in settlement of some of the loans made by the board to the co-operatives. Inexperience, extravagance, avarice, and in a few cases dishonesty on the part of officials and employees of some of the co-operatives increased these losses.

"At the close of the last fiscal year (June 30, 1935) a little over \$13,000,000 had been written off in compromise of loans, in addition to the losses of nearly \$244,000,000 sustained in disposing of wheat and cotton stocks. It was estimated by the Farm Credit Administration, as of the same date, that of \$125,000,000 then outstanding to the revolving fund in unpaid loan balances, not much more than \$37,000,000 were likely to prove collectable.

"On that basis, the actual and prospective losses to the revolving fund, as of the end of the fiscal year last closed, amounted to

\$344,900,000; equivalent to 67 per cent. of the amount of the fund (principal and interest collected), or equivalent to 69 cents out of every dollar appropriated by the Congress to the principal of the fund.

"Magnitude of the loans to associations of grain growers caused the committee to have a special study made of the Farm Board's grain loans, which amounted to nearly \$645,600,000; and about half of the text of the committee's report is devoted to a summary of the organization of Farmers' National Grain Corporation, a national co-operative association which the Farm Board sponsored, and of its intercorporate relations with Grain Stabilization Corporation and the financial transactions of the two companies.

"Another section of the report deals similarly, but more briefly with American Cotton Co-operative Association, Cotton Stabilization Corporation, and the 14 State cotton co-operatives; borrowers to whom the Farm Board made loans aggregating slightly over \$409,000,000.

"It was in connection with these two groups of loans—involving, as they did, the major stabilization activities, and also involving the principal instances of sharp dealing with the Government by co-operative organizations—most of the Board's losses occurred."

As in the case of wheat, price-controlling fallacies with cotton had the same reaction in an inevitable loss of foreign markets. It is easy to fix artificial prices, but quite another matter to force consumers to pay—home or abroad. In 1931 the United States enjoyed 62 per cent. of world cotton production. By 1935 it had declined to 40.8 per cent. Meanwhile cotton production in Brazil increased more than 100 per cent.; in China, 50 per cent., and in Russia about 60 per cent.

As a result world competition has become keener, and the possibility of regaining lost markets grows more difficult—just as it has with price-controlled Canadian wheat. Notwithstanding recent political theorizing, the law of supply and demand (and Nature) has been the most potent influence in bringing about higher prices for agricultural products, both in Canada and the United States.

Any "marketing" price scheme which fails to place both producer and consumer on an equitable basis is foredoomed to failure. The "forgotten men and women" who buy regulated products always render the final judgment.

ROYAL BANK OF SCOTLAND

(Incorporated by Royal Charter 1727)

Capital (fully paid) £3,780,192 Reserve Fund £3,851,143

Deposits £64,009,174

OVER 200 YEARS OF COMMERCIAL BANKING

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The CANADA TRUST COMPANY

Managed and controlled by The Huron & Erie Mortgage Corporation

34th Annual Financial Statement—Year Ended December 31, 1935

Assets	Liabilities
Capital Account	Capital Account
Real Estate held for Sale Farm property Other properties	\$ 31,522.45 155,326.35
	\$ 186,848.81
Mortgages and Agreements for Sale Farm and Interest due and accrued	14,907.51
Loans on Stocks and Bonds Stocks and interest due and accrued	42,574.00
Securities, including accrued interest Funds for Investment	199,122.21
Cash in offices and in banks	135,803.20
Advances to Estates	42,272.00
Guaranteed Trust Account Mortgages, Equities in Mortgages and Agreements for Sale Principal and interest due and accrued	7182,319.51
Loans on Securities, including accrued interest	95,255.44
Securities, including accrued interest Bonds of Dominion of Canada	

DO WE NEED MORE MONEY?

Yes? But We Aren't Making Full Use of What We Have Already—Present Supply Only Slightly Below 1929

(From the Monthly Letter of the Canadian Bank of Commerce)

THIS question is often asked: is there enough money in the country to enable the public to exercise their purchasing power to a degree sufficient to stimulate to normal activity the forces of production and industry, or is the supply so limited that a large part of the real demand for goods and services remains ineffective, with resultant poverty and unemployment in the midst of plenty?

The use of money involves its circulation, and the velocity of its turnover (its passing from hand to hand) must be considered in conjunction with its quantity at any given time. The question seems to



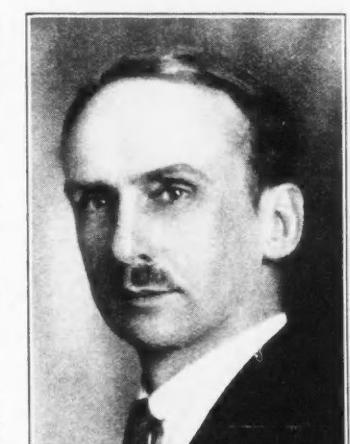
DONALD A. MACASKILL, General Manager of the International Nickel Company of Canada, Limited, who was elected a director of the Bank of Toronto at the 80th annual meeting of the bank held recently.

us, therefore, to resolve itself into two parts: whether, first, there is sufficient money and, secondly, sufficient use of it, to keep the wheels of industry and trade turning at a normal rate.

The supply of money in the broad sense is of course directly affected by fluctuations in the volume of bank-credit. It may be as well, therefore, to consider the amount of bank credit in existence. Although commercial loans in Canada in 1935 fell 37 per cent. below the monthly average for 1929, total bank credit (including loans to governmental bodies and security holdings) has been maintained at a high level, in fact is as high at the present time as in 1929, although commodity prices have fallen 25 per cent. Compared with the standard year 1926, commercial loans have fallen only 10 per cent., although prices have, largely under pressure of world conditions, fallen about 30 per cent., while total bank credit is actually 35 per cent. higher than in 1926. It may also be noted here that, contrary to exaggerated statements as to the share of Canada's public debt owed to the chartered banks—or, in the final analysis, to bank depositors and shareholders—their loans to

and security holdings of all governmental bodies (Dominion, Provinces and municipalities) amount to about 16 per cent. of the total gross debt of these bodies, including contingent liabilities. That this is not exceptionally high is shown by the percentages in the United Kingdom (bank holdings of Government securities are 13 per cent. of the National Debt, exclusive of the debts of local authorities) and in the United States (where holdings of Federal securities by member banks of the Federal Reserve System alone amount to 28 per cent. of the Federal debt, exclusive of holdings of State and municipal bonds).

Bank credit translates itself as a rule either into deposits on the books of a bank or into bank notes issued over the counter, and thus adds to the supply of money. Apart from deposits by the public in financial institutions other than the chartered banks, the available supply of money in the country therefore consists of (a) currency (specie, Bank of Canada and chartered bank note circulation) in the hands of the public, (b) Government balances with the chartered banks or the Bank of Canada and (c) notice and demand deposits by the public in the chartered banks. The first constitutes only 8 per cent. of the total, the second 4 per cent. and the third 88 per cent. Since 1924 a monthly record has been kept of the total amount of debits to individual accounts at all branch banks at the 32 clearing house centres across Canada, which a few years ago were estimated to represent approximately 87 per cent. of all bank debits. On the assumption that this ratio has remained constant, it has been possible to arrive month by month at the speed with which bank deposits turn over in the form of debits or cheques drawn upon them and to relate this to the velocity in a standard year. As the great bulk of money exists in the form of bank deposits, the rate of turnover of these may reasonably be taken as applying to the sum total of money in Canada.



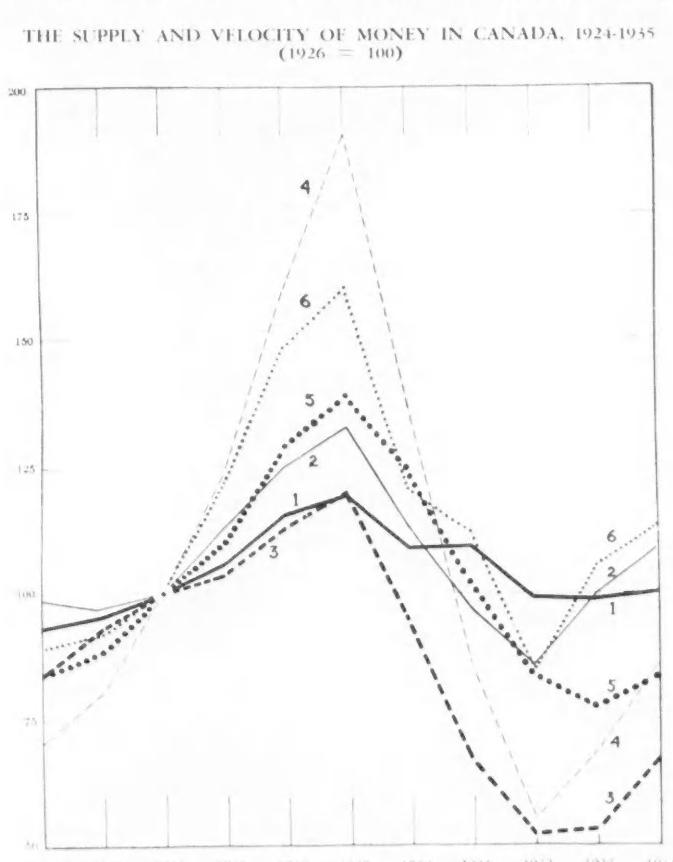
J. M. MACDONNELL, General Manager of National Trust Company, whose annual report shows a satisfactory year's business though net profits were slightly less than those of the previous year. High liquidity continues to be an outstanding feature of the company's position, with liquid securities equal to 69.35 per cent. of total deposits.

which had shown little change from 1924 to 1926, was thereafter greatly accelerated. At least a partial explanation of these divergences can be seen in the other lines of the chart. Prices of common stocks rose sharply from 1924 to 1929 but the marked increase in trading began in 1926, from which year speculative activity and the free spending arising therefrom were reflected in a much higher turnover of money, with bank debits at the large commercial and stock exchange centres rising more sharply than those elsewhere. The slower rate of increase in some cases for 1929 as a whole reflects, of course, the crisis in the latter months of that year.

SINCE 1929 the divergence of these lines has been even more marked. Unquestionably the steepest of all has been that of the volume of money, which, after falling irregularly until 1932-33, again began to rise above the 1926 level. Money turnover, however, fell precipitately until 1932, rose as sharply in the next two years and has again fallen in 1935. A rough distinction between the recovery of commercial and that of speculative activity accounting for this increased turnover can be seen in lines 3 and 5 on the one hand and lines 4 and 6 on the other. The general trend of the volume of money during the past two years has been upward, owing to both

INSURANCE GAINS

IN ANOTHER column appears the financial statement of income, assets and liabilities for 1935 of the Dominion of Canada General Insurance Company. The company's record for 1935 reveals a flourishing condition and a decided improvement in every department. The total net income is shown as \$1,774,181.22, and assets as at 31st of December were \$3,886,158.53. On Thursday, January 23rd, the company declared a 4 per cent. dividend payable on February 6th.



Line 1 represents the supply of money available to or in the hands of the public (specie, notes and deposits); line 2 the rate of turnover of bank deposits; line 3 the physical volume of business in terms of money; line 4 the price level of common stocks; line 5 bank debits at clearing house centres other than stock exchange centres; line 6 bank debits at stock exchange centres.

Chart by The Canadian Bank of Commerce.



THE DOMINION BANK

Sixty-fifth Annual Statement

Balance of Profit and Loss Account, 31st December, 1934	\$ 541,142.92
The Profits for the year ended 31st December, 1935, after making appropriations to contingency accounts, out of which account full provision for bad and doubtful debts has been made, amounted to	
Less Dominion and Provincial Government Taxes	
	228,196.67
	901,556.24
Dividends (quarterly) at Ten per cent. per annum	\$ 1,442,699.16
Contribution to Officers' Pension Fund	75,000.00
Written off Bank Premises	75,000.00
	875,000.00
Balance of Profit and Loss Account carried forward	\$ 592,699.16

GENERAL STATEMENT 31st December, 1935

LIABILITIES

Capital paid up	\$ 7,000,000.00
Reserve Fund	
Balance of profits as per Profit and Loss Account	592,699.16
Dividend No. 213, payable 2nd January, 1936	175,000.00
Former Dividends unclaimed	481.27
	7,763,133.43
Total Liabilities to the Shareholders	\$ 14,768,183.43
Notes of the Bank in circulation	
Deposits by and balances due to Dominion Government	\$ 357,912.72
Deposits by and balances due to Provincial Governments	1,017,382.76
Deposits by the public not bearing interest	21,084,856.99
Deposits by the public bearing interest, including interest accrued to date of statement	83,446,559.45
	105,937,211.92
Deposits by and balances due to other Chartered Banks in Canada	2,157,140.93
Deposits by and balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries	66,815.40
Liabilities to the public not included under the foregoing heads	351,943.58
	115,333,343.33
Acceptances and Letters of Credit outstanding	4,022,279.35
	\$ 134,123,306.11

ASSETS

Gold held in Canada	\$ 534.46
Subsidiary coin held in Canada	262,722.31
Gold held elsewhere	113.85
Subsidiary coin held elsewhere	659.63
	\$ 264,030.25
Notes of Bank of Canada	\$ 221,569.00
Deposits with Bank of Canada	9,931,529.60
	12,203,098.60
Notes of other Chartered Banks	
Government and Bank notes other than Canadian	88,180.56
Cheques on other Banks	9,154,475.05
Due by Banks and Banking Correspondents elsewhere than in Canada	2,756,277.64
	24,905,962.10
Dominion and Provincial Government direct and guaranteed Securities, maturing within two years, not exceeding market value	11,842,690.71
Other Dominion and Provincial Government direct and guaranteed Securities, not exceeding market value	18,330,775.01
Canadian Municipal Securities, not exceeding market value	5,058,148.85
Public Securities other than Canadian, not exceeding market value	1,250,827.22
Other Bonds, Debentures and Stocks, not exceeding market value	3,013,637.56
Call and short (not exceeding thirty days) Loans in Canada on Stocks, Debentures, Bonds and other Securities, of a sufficient marketable value to cover	7,256,258.23
Call and short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures, Bonds and other Securities, of a sufficient marketable value to cover	3,282,067.94
Deposit with the Minister of Finance for the security of note circulation	345,074.09
	\$ 75,305,441.71
Current Loans and Discounts in Canada, not otherwise included, estimated loss provided for	\$ 15,209,589.81
Loans to Cities, Towns, Municipalities and School Districts	2,830,263.86
Current Loans and Discounts elsewhere than in Canada, not otherwise included, estimated loss provided for	219,564.06
Non-Current Loans, estimated loss provided for	361,106.94
Bank Premises, at not more than cost, less amounts written off	5,855,000.00
Real Estate other than Bank Premises	35,068.54
Mortgages on Real Estate sold by the Bank	37,209.12
Other Assets not included under the foregoing heads	198,282.72
	54,796,085.05
Liabilities of Customers under Acceptances and Letters of Credit, as per contra	4,022,279.35
	\$ 134,123,306.11

C. H. CARLISLE, President.

DUDLEY DAWSON, General Manager.

AUDITORS' REPORT TO SHAREHOLDERS

We Report to the Shareholders of The Dominion Bank.—

That we have examined the above Balance Sheet as at December 31st, 1935, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have examined the cash and the securities representing the Bank's investments, held at the Head Office and certain of the larger Branches as at December 31st, 1935, and in addition we examined the cash and the securities held at certain of the smaller Branches during the year. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank and is as shown by the books of the Bank.

A. B. SHEPHERD, F.C.A.
of Peat, Marwick, Mitchell & Co.

D. MCK. MCCLLELLAND, F.C.A.
of Price, Waterhouse & Co.

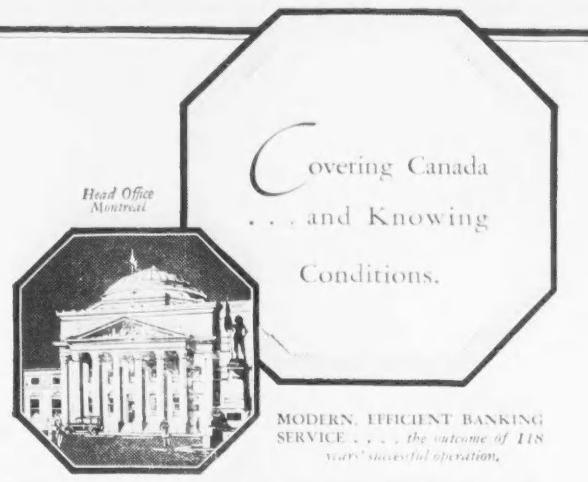
TORONTO, JANUARY 16th, 1936.

larger bank deposits and more currency in the hands of the public, but the rate of turnover which moved upward during 1934 has not on the whole been sustained in 1935. Meanwhile, the trend of general business activity expressed in terms of money has been upward, and this rise is borne out by the recent increase in bank debts at centres other than those with stock exchanges. It is evident from the chart that a certain amount of this activity has been sustained by an increased stock of money rather than by the rate of its turnover. At long range, however, turnover rather than volume has been the determining factor. In the peak year, 1929, there was about on the average only 9 per cent. more money than in October 1935, but the rate of turnover was 43 per cent. higher and the money factor

brought out yearly since 1926 again follows the new and more compact card form adopted two years ago. The latest issue, suitable for either desk or wall use, is attractively printed in brown and buff and the price record presented in the space of twenty-three sheets mounted pad-fashion thereon. The publication is of particular convenience as it brings together in alphabetical order the price ranges and latest dividend and bonus information, of all industrial, utility, mining, bank and miscellaneous stocks listed on the Montreal and Toronto Stock Exchanges and is unique in this respect. This issue of the High & Low record is now available to the public and is also being distributed by a number of Canadian financial houses. It may be obtained direct from Financial Counsel, Montreal and Toronto.

NEW "HIGH AND LOW"

FINANCIAL COUNSEL, Montreal and Toronto, has just published its 1936 edition of the High & Low Record of Canadian Listed Securities for the period 1926-35, inclusive. The publication



BANK OF MONTREAL
Established 1817

Advertising Law Holds Threat To Business



admit that at least some of these words have a secondary meaning, but that their use may now prove to be a breach of the criminal code.

The

national and local advertisers of this country have spent millions of dollars making the consuming public conscious of the relative merits of commodities which bear such trade marks as "Wearever," "Holeproof," "Everfast," "Staylok," "Everready," etc. The public knows perfectly well that the things which are prominently labelled by these trade marks will wear out in time, will if worn long enough need darning, under certain conditions will lose their color, may become unlocked, or being out of repair may not always be ready to function.

The public does not regard the use of superlatives in advertising as a crime so long as false claims are not seriously made by the advertiser in connection therewith. It would, therefore, appear that no section should be placed in the criminal code which prohibits the doing of any act and stamps it as a crime unless such act is recognized by the public as a moral or social evil.

As we have observed, the law already provided against deceptive advertising. In this respect the law has for many years made provision that any person publishing an advertisement to promote the sale of any real or personal, movable or immovable property, purporting to be one of fact which is untrue would be liable to summary conviction. One may ask, then, why the stipulation that all claims as to performance, efficacy or length of life must be based upon an adequate and proper test has been added to the law. The answer is not far to seek.

It will be recalled that the Royal Commission on Price Spreads, appointed by the Dominion Parliament, included in its report last April a recommendation that a Federal Trade and Industry Commission be established with powers to regulate commerce and industry. It is also enlightening, at this time, to note some of the testimony, or expert advice, tendered by the Commission during its investigations prior to making its report.

Dr. H. M. Tory, at that time president of the National Research Council, was reported in the press as having appeared before the Price Spreads Commission to advise it on the subject of commodity standards. He was reported to have stated that over 800 commodity specifications for compulsory use had saved the United States Federal Government alone in its purchases the sum of \$100,000,000 annually. In explaining the need for commodity standards, Dr. Tory cited one small group of oils with almost identical viscosity which were being advertised and sold under a great number of descriptive terms, or words, intended to convey to the consumer their suitability for certain seasons of the year and for various purposes. He mentioned the use of the word "silk" in advertising synthetic fibre products, and an advertisement which referred to a product as being rich in vitamins but when analyzed had been found to contain only an insignificant portion of added vitamins.

THE Bennett Government implemented the recommendation of the Price Spreads Commission in this regard by introducing a bill to establish a Dominion Trade and Industry Act which was passed by Parliament and was to become law on the first of October last. This Act defines a "Commodity Standard" as follows:

"Commodity standard means the specification of a standard of qual-

ity, efficiency, efficacy, performance, purity, potency, grade, durability, size, weight or capacity or any other characteristic or combination of characteristics for any commodity intended for consumption or use and denoting its origin or nature and suitability to fulfil the purpose for which it is intended."

This statute also makes provision for a national trademark, viz. "Canada Standard" or initials "C.S." which may be used by producers, manufacturers or dealers in association with numerical, alphabetical or other designations as may be prescribed by the Dominion Trade and Industry Commission. These official trade marks may be used in describing or advertising any specific commodities listed by the Commission.

The establishment of commodity standards under the aegis of the Dominion Government may undoubtedly be of great value to both the producer and the consumer. The writer offers no adverse criticism of so obvious a benefit which may be derived from proper government regulation, but has merely interjected the foregoing explanation of the provisions of the Dominion Trade and Industry Commission Act in the light of the relationship of this Federal enactment to the most recent amendment of the criminal code acent advertising.

The Dominion Government included in the provisions of the Dominion Trade and Industry Commission Act a section dealing with unfair trade practices, and giving the Commission power to investigate the same. If satisfied that any Dominion law prohibiting unfair trade practices has been violated, the Commission may communicate the result of its findings to the Attorney-General of Canada or to the Attorney-General of the Province within which the offence is alleged to have been committed. It then devolves upon the prosecuting officer of the Dominion or Province to take whatever action he deems appropriate in the circumstances.

Under the head of "Interpretation" this Act enumerates all the laws of Canada which are included in the measure as being those which prohibit unfair trade practices, and section 406 of the criminal code, the new amendment with which we are now concerned, is included. Here, then, we have the reason for the amendment.

WHILE the Dominion Trade and Industry Commission Act has been referred by the present Dominion Government to the Supreme Court of Canada to determine whether it is *ultra vires* of the Federal authority, the amendment to section 406 of the criminal code has not been so referred. It is interesting to note, however, that another amendment to the criminal code which is linked with the Dominion Trade and Industry Commission Act has been referred. The section in question is 498A, which makes it a crime for anyone to sell goods of like quality and quantity to one purchaser at any discount, or give any rebate or allowance not available to any other purchaser at the time.

The last mentioned amendment gives effect to the enforcement of price and production agreements which may be set up under the Dominion Trade and Industry Commission Act. It is only with the consent of the Commission that prosecution of a party to such a price and production agreement may be instituted for an offence arising in the performance of the agreement. The writer took exception to section 498A, subsection (a), in an article published recently in SATURDAY NIGHT on the ground that it discriminates against efficient retail distributors and places a stigma on trade practices which from time immemorial have been regarded as fitting and proper.

If the Supreme Court throws out the Dominion Trade and Industrial Commission Act, the retention of this section of the criminal code would seem to be unlikely, and whether its demise might be brought about by a decision of the Supreme Court affecting its constitutionality, or whether it would be effected by repeal at the next session of Parliament is immaterial to the business man who wants to do business to the mutual benefit of himself, of his customer and the ultimate consumer.

The Government's neglect to refer section 406 of the criminal code, pertaining to advertising, to the Supreme Court would seem to indicate that this section, of itself, may be regarded as good law, and that unless sufficient adverse public opinion is aroused against it no move will be made to repeal it.

J. H. LITHGOW, A.L.A., F.A.S., General Manager, The Manufacturers Life Insurance Company, whose 49th annual report reflects the improved business conditions generally prevailing. New insurance amounting to \$62,737,904 was written in 1935, bringing the insurance in force up to \$519,956,595, a gain for the year of \$11,878,012. Annual dividends payable to policyholders in 1936 will be on a slightly higher scale than that of the previous year.

ENQUIRY made by the writer at the offices of the Attorney-General of Ontario has elicited the information that the law enforcement officers of the Crown would not ordinarily institute proceedings against an advertiser who violates section 406 of the criminal code. It would simply be a summary conviction case in which anyone interested could lay a charge.

This means that any citizen from Sydney, N.S., to Victoria, B.C., can take any labelled food, drug or other product, which he has bought in a store to an analyst, and if the product has deteriorated, or is found to be deficient in any respect in performance, efficacy or length of life, he may lay a charge and the local police magistrate will try the case. Thus, it will be noted, the retail merchant is the business man who may suffer most by reason of this legislation.

The proviso is included in this section of the criminal code excepting or excusing any person publishing any such advertisement, meaning an advertisement in a newspaper or on the label of the goods on display in a store, and which has made claims not based on previous test, where the person in question has acted in good faith in the ordinary course of his business. This proviso appears to let the newspaper publisher out. The section also provides that the burden of proof that an adequate and proper test has been made shall lie on the defendant, and it is doubtful if the merchant who made the sale would fare as well as the publisher on the score of having acted in good faith.

The impracticability of subjecting all products prior to advertising in Canada, whether originating from the producers and manufacturers of this country, or from those of foreign countries, to adequate and proper tests as to performance, efficacy or length of life is too apparent to require elucidation. To begin with there are not the facilities in testing laboratories throughout the country to do it, and most certainly the National Research Council is not equipped to undertake such wholesale examinations of products at the present time. Here would seem to be an example of a law on the statute books of this country which is incapable of enforcement, and one which were it applied to all advertising describing the qualities and properties of the merchandise which comprises the bulk of goods exchanged in our domestic and import trade would surely react in a manner never intended by the framers of section 406 of the criminal code as it now stands.



M. R. GOODERHAM, President, The Manufacturers Life Insurance Company, whose assets increased last year by \$9,001,972 to \$155,921,000, all assets being taken into the Balance Sheet on a conservative basis, the value of securities being well within those quoted by the Dominion Insurance Department. The rate of interest carried was 4.87%. The contingency reserve was increased by \$500,000 to \$1,500,000, and the surplus by \$186,181 to \$5,191,877.

The Dominion of Canada GENERAL Insurance Company

FIGURES FOR 1935

TOTAL NET INCOME	Premium \$1,628,458.63]	\$ 1,774,181.22
ASSETS	Interest 145,723.19	
(Investments at Market Value as at Dec. 31, 1935)		
LIABILITIES (to the public)		\$ 2,122,840.15
CAPITAL PAID UP		\$1,005,300.00
SURPLUS		\$ 758,018.38

"Canada's Oldest and Strongest Casualty Company"

GEORGE H. GOODERHAM,
President

H. W. FALCONER,
Managing Director

BRANCHES

Winnipeg, Calgary, Vancouver, Montreal, Ottawa, London, Ont.
Hamilton, London, England, Kingston, Jamaica.

London Life Traditions Fully Maintained in 1935

THE Canadian public purchased from this Company last year the sum of Seventy-eight Million dollars (\$78,431,922 net) of new insurance, not including annuities.

The total amount of life insurance now protecting the families and business interests of our clients has reached the substantially increased figure of Five Hundred and Seventeen Million dollars (\$517,006,245 net).

Back of its policies are One Hundred Million dollars (\$100,560,916) of assets invested in carefully selected and widely diversified securities which are subjected to constant and expert scrutiny.

As a further safeguard to our policyholders' interests and our own good name we have built up policy reserves and other funds greater by \$8,593,875 than legally required and, in addition, we have a Free Surplus of \$4,047,356 for unforeseen contingencies.

The London Life has built its business during the past 61 years upon security and service to policyholders. This tradition was faithfully maintained in 1935.

Established 1874
London Life
Insurance Company
"Canada's Industrial-Ordinary Company"
HEAD OFFICE - LONDON, CANADA